

Zero-Based Budget Worksheet

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Zero-Based Budget Worksheet

OCTOBER



DATE or MONTH

1. INCOME	BUDGET	ACTUAL
Gross Income 1	4,700.00	
Gross Income 2	3,500.00	
Social Security / Pension		
Interest / Dividends		
TOTAL	8,200.00	0.00

2. ADJUSTMENTS	BUDGET	ACTUAL
Tax Withholdings	2,050.00	
Other Paycheck Deductions	246.00	
Tithing	820.00	
Priority Savings	125.00	
SUBTOTAL	3,241.00	0.00
BUDGET REMAINING	4,959.00	0.00

3. BIG BILLS	BUDGET	ACTUAL
Mortgage/Rent	1,200.00	
Health Insurance	750.00	
Car Insurance	230.00	
Property Tax	250.00	
Major Car Repairs	100.00	
Unexpected Medical Bills	100.00	
Home Repairs	40.00	
Appliance Replacement	50.00	
Unexpected Travel	25.00	
SUBTOTAL	2,745.00	0.00
BUDGET REMAINING	2,214.00	0.00

4. DEBT	BUDGET	ACTUAL
Car Payments		
Credit Card Payments	57.00	
Student Loans	125.00	
SUBTOTAL	182.00	0.00
BUDGET REMAINING	2,032.00	0.00

5. SMALL BILLS	BUDGET	ACTUAL
Utilities: Water/Sewer/Trash	80.00	
Utilities: Electric/Gas	70.00	
Utilities: Internet	98.00	
Utilities: Phone	62.00	
Utilities: Cable / Streaming	31.00	
Medical / Dental / Vision	20.00	
Magazine Subscription	11.00	
Life Insurance (term)	67.00	
Home/Rent Insurance	75.00	
SUBTOTAL	514.00	0.00
BUDGET REMAINING	1,518.00	0.00

6. DAILY LIVING	BUDGET	ACTUAL
☐ Groceries	450.00	
☐ Dining / Fun	100.00	
☐ Clothing	50.00	
☐ Supplies	50.00	
☐ Gas / Fares	135.00	
☐ Gifts	35.00	
☐ Medicine	25.00	
☐ Pet Care	30.00	
☐ Children	75.00	
☐ Miscellaneous	100.00	
Discretionary 1	25.00	
Discretionary 2	25.00	
SUBTOTAL	1,100.00	0.00
BUDGET REMAINING	418.00	0.00

7. SAVINGS	BUDGET	ACTUAL
Emergency Fund	200.00	
Debt Snowball	218.00	
Retirement Fund		
College Fund		
Car Replacement		
Vacation / Travel		
SUBTOTAL	418.00	0.00
FINAL BUDGET (make it zero)	0.00	0.00