



Zero-Based Budget

	JAN	FEB	MAR	APR	MAY	JUN	JULY	AUG	SEPT	OCT	NOV	DEC
Total Income	Anticipated			Actual								
	Salary 1			\$2,500.00		\$2,500.00						
	Salary 2			\$3,200.00		\$3,000.00						
	Social Security/Pension			\$500.00		\$500.00						
	Interest/Dividends			\$470.00		\$450.00						
	Other Income			\$300.00		\$300.00						
	Other Income			\$130.00		\$120.00						
	Total			\$7,100.00		\$6,870.00						
Off the Top	Anticipated			Actual								
	Monthly Savings			\$700.00		\$550.00						
	Tax Withholding			\$2,000.00		\$2,000.00						
	Emergency Fund			\$400.00		\$450.00						
	Retirement Fund			\$500.00		\$420.00						
	Other											
	Other											
	Subtotal			\$3,600.00		\$3,420.00						
Budget Remaining			\$3,500.00		\$3,450.00							
Bills	Anticipated			Actual								
	Rent/Mortgage			\$800.00		\$800.00						
	Electricity			\$90.00		\$90.00						
	Gas			\$50.00		\$50.00						
	Water			\$30.00		\$30.00						
	Trash			\$50.00		\$50.00						
	Television			\$65.00		\$65.00						
	Internet			\$60.00		\$60.00						
	Health Insurance			\$70.00		\$70.00						
	Car Insurance			\$75.00		\$75.00						
	Home Insurance											
	Pet Insurance											
	Other											
	Other											
	Other											
Subtotal			\$1,290.00		\$1,290.00							
Budget Remaining			\$2,210.00		\$2,160.00							
Spending	Anticipated			Actual								
	Groceries			\$400.00		\$360.00						
	Gas/Transportation			\$80.00		\$100.00						
	Home & Cleaning Supplies			\$100.00		\$100.00						
	Personal Hygiene			\$100.00		\$20.00						
	Clothing			\$150.00		\$150.00						
	Pet Supplies			\$100.00		\$50.00						
	Books, Magazines & Media			\$130.00		\$80.00						
	Restaurants & Delivery			\$210.00		\$240.00						
	Other											
	Other											
	Other											
Other												
Subtotal			\$1,270.00		\$1,100.00							
Budget Remaining			\$940.00		\$1,060.00							
Debt	Minimum			Amount								
	Credit Card 1			\$80.00		\$100.00						
	Credit Card 2			\$120.00		\$160.00						
	Student Loan			\$240.00		\$300.00						
	Medical Debt			\$500.00		\$500.00						
	Other											
	Other											
	Other											
Subtotal			\$940.00		\$1,060.00							
Budget Remaining			\$0.00		\$0.00							
Total Expenses	Anticipated			Actual								
	Total Income			\$7,100.00		\$6,870.00						
	Total Off the Top			\$3,600.00		\$3,420.00						
	Total Bills			\$1,290.00		\$1,290.00						
	Total Spending			\$1,270.00		\$1,100.00						
	Total Debt			\$940.00		\$1,060.00						
Subtotal			– \$7,100.00		\$6,870.00							
Final Budget (should = \$0)			\$0.00		\$0.00							