

ZERO BASED BUDGET

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC YEAR

INCOME

	BUDGET	ACTUAL
SALARY 1		
SALARY 2		
OTHER		
OTHER		
TOTAL		

SET EXPENSES

GIVING		
SAVING		
RETIREMENT		
HOME MORTGAGE		
HOMEOWNER'S INSURANCE		
CELL/HOME PHONE		
ELECTRICITY		
GAS		
INTERNET		
TELEVISION/CABLE		
TRASH		
WATER		
CAR INSURANCE		
HEALTH INSURANCE		
LIFE INSURANCE		
UMBRELLA INSURANCE		
OTHER		
OTHER		
OTHER		
TOTAL		

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DEBTS

	BUDGET	ACTUAL
CREDIT CARD PAYMENT 1		
CREDIT CARD PAYMENT 2		
DEPARTMENT STORE CARD		
STUDENT LOAN		
OTHER		
OTHER		

EXPENSES

BOOKS/MAGAZINES	TOTAL	
CHILD CARE		
CLOTHING		
ENTERTAINMENT		
GROCERIES		
EATING OUT		
GAS		
GIFTS		
HEALTHCARE		
HOME DECOR		
HOME MAINTENANCE		
NO EXPENSE		
RENTS		
SUPPLIES		
TRANSPORTATION		
VEHICLE MAINTENANCE		
TOTAL		

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