Zero-Based Budget

Month: _____ Starting balance: $_____

INCOME	Expected	Actual
Income 1		
Income 2		
Other income		
TOTAL INCOME		

EXPENSES	Budget	Actual	Difference
Giving			
Savings			
Housing			
Utilities			
Food			
Transportation			
Insurance			
Debt			
Personal			
Lifestyle			
Every dollar has a job → Income – all categories = $0			
TOTAL EXPENSES			

Income – Expenses = $_____ **Notes: _____**

Free printable from file2download.com