Zero-Based Budgeting Sheet - Monthly Planner

1. Income

Source	Planned Amount	Actual Amount
e.g. Salary		
e.g. Freelance		
Other		
Total Income		

2. Expenses

Category	Planned Amount	Actual Amount
e.g. Rent/Mortgage		
e.g. Groceries		
e.g. Utilities		
e.g. Transportation		
e.g. Insurance		
Other		
Total Expenses		

3. Savings & Debt Payments

Category	Planned Amount	Actual Amount
e.g. Emergency Fund		
e.g. Retirement		
e.g. Debt Payment		
Total Savings & Debt		

4. Summary

	Planned	**Actual**
Total Income		
Total Expenses		
Total Savings & Debt		
Net (should be zero)		

Notes

Additional notes...