

Zero-Based Budget Worksheet

Month/Period: _____

Income

| Source | Budgeted | Actual |
|---------------------|----------|--------|
| Primary Income | | |
| Secondary Income | | |
| Other | | |
| Total Income | | |

Savings & Investments

| Category | Budgeted | Actual |
|----------------------|----------|--------|
| Emergency Fund | | |
| Retirement | | |
| Other Savings | | |
| Total Savings | | |

Expenses

| Category | Budgeted | Actual |
|-------------------------|----------|--------|
| Housing (Rent/Mortgage) | | |
| Utilities | | |
| Groceries | | |
| Transportation | | |
| Insurance | | |
| Medical/Health | | |
| Debt Payments | | |
| Personal/Discretionary | | |
| Other | | |
| Total Expenses | | |

Zero-Based Budget Check:

Total Income - (Total Savings + Total Expenses) = _____

Goal: *Zero*

Notes:

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