

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:

