

Detailed Zero-Based Budget Plan for Long-Term Savings

Monthly Income

Source	Amount
Salary (After Tax)	
Side Hustle	
Other	
Total Income	

Expenses

Category	Planned	Actual
Housing		
Rent/Mortgage		
Utilities		
Maintenance		
Food		
Groceries		
Dining Out		
Transportation		
Fuel		
Maintenance/Repair		
Public Transit		
Insurance		
Health		
Auto		
Life		
Personal & Family		
Medical/Health		

Childcare/Education		
Clothing		
Phone/Internet		
Lifestyle		
Subscriptions		
Entertainment		
Miscellaneous		
Debt Payments		
Student Loans		
Credit Card(s)		
Other Loans		
Other		
Total Expenses		

Savings & Goals

Goal/Account	Monthly Amount	Notes
Emergency Fund		
Retirement		
Vacation/Travel		
Major Purchase / Home Down Payment		
Other		
Total Savings		

Zero-Based Balance: