Zero-based budget

Income minus everything you give a job to should equal zero. Zero does not mean your account is empty. Savings is one of the jobs.

Month _____ Year _____

Income

Source	Amount
	$
	$
	$
	$
Total income (A)	$

Give every dollar a job

Job	Plan	Actual
Home		
Rent or mortgage	$	$
Utilities	$	$
Phone and internet	$	$
Insurance	$	$
	$	$
Food		
Groceries	$	$
Eating out	$	$
Getting around		
Car payment	$	$
Gas and upkeep	$	$
	$	$
Family and health		
Childcare	$	$
Medical	$	$
Pets	$	$
	$	$
Debt		
Minimum payments	$	$
Extra payment	$	$
	$	$
Savings		
Emergency fund	$	$
Sinking funds	$	$
Goal	$	$
Personal		
Clothes	$	$
Subscriptions	$	$
Fun	$	$
	$	$
Total of all jobs (B)	$	$

Income (A)	All jobs (B)	A minus B (aim for 0)
$	$	$

Free from **onlinemoneyhacks.com**. Personal use only.

Not at zero yet?

Use this page when the two totals do not match.



Money left over

- [ ] Finish this month of the emergency fund
- [ ] Add to a sinking fund
- [ ] Pay extra on one debt
- [ ] Set aside for next month
- [ ] Put a small amount in fun money

Over budget

- [ ] Recheck any guess that looks high
- [ ] Lower eating out and fun first
- [ ] Pause a subscription
- [ ] Move a due date
- [ ] Delay one purchase until next month

Changes I made

Date	Took from	Moved to	Amount	Why
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
			$	

Track every dollar

Write purchases down the same day, while you still remember them.



Month _____ Year _____

Date	What or where	Category	Paid with	Amount
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
			Total	$