

# Zero-Based Budget

income .....

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	Category	Budget	Actual
	Housing		
	Utilities		
	Bills		
	Transportation		
	Insurance		
	Groceries		
	Dining Out / Takeout		
	Clothing		
	Entertainment		
	Miscellaneous		
	Giving		
	Credit Card Payment		
	Debt Payment		
	Investments		
	Savings		
	Sinking Funds		
	Buffer (Unexpected Expenses)		

expenses .....

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income \_\_\_\_\_ - expenses \_\_\_\_\_ = \$0 (zero)