

# Zero-Based Budget

**Income - Expenses = 0 (Zero)**

INCOME :

|  |  |
|--|--|
|  |  |
|--|--|

|  | <b>Category</b>              | <b>Budget</b> | <b>Actual</b> |
|--|------------------------------|---------------|---------------|
|  | 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 :

|  |  |
|--|--|
|  |  |
|--|--|

INCOME \_\_\_\_\_ - EXPENSES \_\_\_\_\_ = \$ 0 (zero)