Zero-Based Budget

EXAMPLE

INCOME :	3000	

	Category	Budget	Actual
	Housing	1100	
	Utilities	200	
	Bills	150	
	Transportation	300	
	Insurance	0	
	Groceries	600	
	Dining Out / Takeout	50	
	Clothing	50	
	Entertainment	50	
	Miscellaneous	100	
	Giving	50	
	Credit Card Payment	50	
	Debt Payment	100	
	Investments	0	
	Savings	50	
	Sinking Funds	75	
	Buffer (Unexpected Expenses)	75	

EXPENSES :	3000	

INCOME 3000 - EXPENSES 3000 = $ 0 (zero)

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Zero-Based Budget

EXAMPLE

INCOME :	5000	

	Category	Budget	Actual
	Housing	1900	
	Utilities	400	
	Bills	200	
	Transportation	400	
	Insurance	150	
	Groceries	1000	
	Dining Out / Takeout	150	
	Clothing	50	
	Entertainment	50	
	Miscellaneous	100	
	Giving	50	
	Credit Card Payment	0	
	Debt Payment	150	
	Investments	0	
	Savings	150	
	Sinking Funds	100	
	Buffer (Unexpected Expenses)	150	

EXPENSES :	5000	

INCOME 5000 - EXPENSES 5000 = $ 0 (zero)

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