

Zero-Based Budget

Income - Expenses = 0 (Zero)

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 :

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

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