

# ZERO-BASED Budget

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)