

One-page zero-based budget

\$0 left

Give every dollar a job until income minus plan equals zero.

MONTH _____

INCOME SOURCE	AMOUNT
Total income	\$

Income – planned = \$0

Plan every dollar, savings and debt payments included, until nothing is left unassigned.

CATEGORY	PLANNED	ACTUAL
GIVING		
SAVINGS		
Emergency fund		
HOUSING		
Rent or mortgage		
UTILITIES		
Electric		
Water		
Gas or heat		
Phone & internet		
FOOD		
Groceries		
Eating out		
TRANSPORTATION		
Car payment		
Gas		

CATEGORY	PLANNED	ACTUAL
INSURANCE & HEALTH		
DEBT PAYMENTS		
PERSONAL & FAMILY		
FUN		
SUBSCRIPTIONS		
OOPS FUND		
Things you forgot		

TOTAL INCOME \$ _____ - TOTAL PLANNED \$ _____ = \$0

TOTAL ACTUAL \$