



BASIC Zero-Based BUDGET

INCOME

Paycheck #1	\$ _____
Paycheck #2	\$ _____
Paycheck #3	\$ _____
Paycheck #4	\$ _____
Other Income	\$ _____
Other Income	\$ _____
TOTAL INCOME	\$ _____

MONTH: _____

MONTHLY EXPENSES

	Budgeted	Actual
Mortgage	\$ _____	\$ _____
Car Payment	\$ _____	\$ _____
Car Insurance	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____
Health Ins.	\$ _____	\$ _____
Cable/Satellite	\$ _____	\$ _____
Phones	\$ _____	\$ _____
Internet	\$ _____	\$ _____
Water/Sewer	\$ _____	\$ _____
Trash	\$ _____	\$ _____
Electric	\$ _____	\$ _____
Student Loan	\$ _____	\$ _____
Car Maint.	\$ _____	\$ _____
Debt 1	\$ _____	\$ _____
Debt 2	\$ _____	\$ _____
Debt 3	\$ _____	\$ _____
Debt 4	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

OFF THE TOP

Tithe 10%	\$ _____
Savings 10%	\$ _____
TOTAL	\$ _____

CASH ENVELOPES

Food	\$ _____
Household	\$ _____
Gasoline	\$ _____
Pet Supplies	\$ _____
Hair Care	\$ _____
Blow Money	\$ _____
Commissions	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL	\$ _____

OFF THE TOP TOTAL	\$ _____
CASH ENVELOPES TOTAL	\$ _____
EXPENSES TOTAL	\$ _____
OVERALL TOTAL	\$ _____

TOTAL INCOME	\$ _____
OVERALL TOTAL	- \$ _____
EQUALS	\$ 0.00

NOTE: Your total expenses should = total income. If