

# 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	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>TOTAL</b>	\$ _____	\$ _____

## 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

