

Zero-Based Budget Worksheet



DATE or MONTH

1. INCOME	BUDGET	ACTUAL
TOTAL		

2. ADJUSTMENTS	BUDGET	ACTUAL
SUBTOTAL		
BUDGET REMAINING		

3. BIG BILLS	BUDGET	ACTUAL
SUBTOTAL		
BUDGET REMAINING		

4. DEBT	BUDGET	ACTUAL
SUBTOTAL		
BUDGET REMAINING		

5. SMALL BILLS	BUDGET	ACTUAL
SUBTOTAL		
BUDGET REMAINING		

6. DAILY LIVING	BUDGET	ACTUAL
SUBTOTAL		
BUDGET REMAINING		

7. SAVINGS	BUDGET	ACTUAL
SUBTOTAL		
FINAL BUDGET (make it zero)		