

Zero-Based Budget Document

Budget Period: January 2024

Prepared by: John Doe

Estimated Income

Source	Amount (\$)
Salary	3,000
Freelance	800
Other	200
Total Income	4,000

Planned Expenses

Category	Planned Amount (\$)
Housing (Rent/Mortgage)	1,200
Utilities	200
Groceries	400
Transportation	250
Insurance	200
Savings	300
Debt Payment	250
Entertainment	100
Personal/Other	100
Charity	100
Emergency Fund	200
Total Expenses	3,100

Allocation Adjustments

Category/Description	Adjustment (\$)
Unallocated Funds	900
To be distributed/allocated as needed to reach zero balance	-
Final Unallocated Balance	0

Important Notes

- Zero-based budgeting ensures every dollar is assigned a specific purpose for the month.
- At the end of allocation, total income minus total expenses should equal zero.
- This method requires regular review and adjustment for accuracy as actual amounts may vary.

- It encourages mindful spending and facilitates increased savings or debt repayment.
- Any unallocated funds should be reviewed and assigned to priority categories or goals.