

Zero-Based Budget Sheet

For Home Use – Month: _____

Income

Source	Projected	Actual
Salary 1	_____	_____
Salary 2	_____	_____
Other Income	_____	_____
Total Income	_____	_____

Expenses

Category	Budgeted	Actual
Housing (Rent/Mortgage)	_____	_____
Utilities	_____	_____
Groceries	_____	_____
Transportation	_____	_____
Insurance	_____	_____
Healthcare	_____	_____
Childcare/Education	_____	_____
Debt Payments	_____	_____
Savings/Investments	_____	_____
Personal/Other	_____	_____
Total Expenses	_____	_____

Zero-Balance Check

Total Income - Total Expenses _____

Important Notes

- Every dollar of income should be assigned to a specific expense, savings, or debt category until the budget balances to zero.
- Track both projected and actual amounts to help improve future budgeting accuracy.
- Review and adjust your budget monthly based on your actual spending and income.
- Zero-based budgeting encourages mindful spending and ensures financial priorities are funded first.