

ZERO-BASED BUDGET TEMPLATE

Give Every Dollar a Job

Month: _____ Total Monthly Income: _____ Budget Date: _____

INCOME	Income	Budgeted (\$)	Actual (\$)	Difference (\$)
Primary Income				
Secondary Income				
Side Hustle				
Other				
Total Income				

NEEDS		Budgeted (\$)	Actual (\$)	Difference (\$)
Housing				
Utilities				
Groceries				
Transportation				
Insurance				
Healthcare				
Total Needs				

WANTS		Budgeted (\$)	Actual (\$)	Difference (\$)
Dining Out				
Entertainment				
Shopping				
Subscriptions				
Travel				
Personal				
Total Wants				

SAVINGS		Budgeted (\$)	Actual (\$)	Difference (\$)
Emergency Fund				
Retirement				
Investments				
Short-Term Goals				
Other				
Total Savings				

DEBT		Budgeted (\$)	Actual (\$)	Difference (\$)
Credit Cards				
Student Loans				
Car Loan				
Personal Loan				
Other				
Total Debt Payments				

Total Income		Target: \$0 Remaining
Total Allocated (Needs + Wants + Savings + Debt)		
Unallocated Amount		