

Zero-Based Budget Worksheet

A simple, printable budget sheet you can fill in by hand. Use the Planned column to assign every dollar before the month begins, then track Actual as you go.

Month / Year:	_____	Household / Name:	_____
Pay Schedule:	_____	Budget Version:	_____

How to use this sheet

1) List all expected income. 2) Plan your spending by category. 3) Track actuals during the month. 4) Move money between categories until the remaining line is \$0.

Summary (fill totals after completing categories)

Summary	Planned	Actual	Difference
Total Income			
Total Spending (all categories)			
Total Savings			
Total Debt Payments			
Remaining (aim for \$0)			

Income

Income Source	Planned	Actual	Diff / Notes

Essentials

Category	Planned	Actual	Diff / Notes
Giving / Charity			
Saving (emergency, sinking funds)			
Housing (rent/mortgage)			
Utilities (electric/water/gas)			
Internet / Phone			
Transportation (fuel/transit)			
Insurance			
Groceries			
Household essentials			

Debt

Debt (each line = one payment)	Planned	Actual	Diff / Notes

Flexible Spending

Category	Planned	Actual	Diff / Notes
Dining out			
Personal care			
Kids / school			
Entertainment			
Subscriptions			
Clothing			

