





ZERO-BASED Budget

Get a Game Plan & Win with Money!



INCOME			Transportation	
Total Monthly Take-Home Pay	\$		Gas	\$
Other Income	\$		Taxes, Tags & Fees	\$
Total Income	\$		Auto Insurance	\$
			Other	\$
GIVING/ TITHE		IMPORTANT EXPENSES		
Giving/ Tithe	\$		Life Insurance	\$
CORE EXPENSES			Health Insurance	\$
	Housing/ Shelter		Disability Insurance	\$
Rent/ Mortgage	\$		Identity Theft Insurance	\$
2nd Rent/ Mortgage	\$		Long-Term Care Insurance	\$
Real estate Taxes	\$		Child Care	\$
Association Dues	\$		Child Support & Alimony	\$
Homeowner/ Renter's Insurance	\$		Doctor - Dentist - Eye Care	\$
	Food		Organization Dues	\$
Groceries	\$		Pet Supplies & Care	\$
	Utilities	DISCRETIONARY EXPENSES		
Electricity	\$		Entertainment	\$
Natural Gas	\$		Restaurants	\$
Water/ Sewer	\$		Gifts	\$
Trash	\$		Clothing	\$
Phones	\$		Subscriptions	\$
Internet	\$		Personal Care & Haircuts	\$
Other	\$		Pocket Money	\$
Other	\$		TV	\$
Other	\$		ADD ALL GIVING + CORE + IMPORTANT + DISCRETIONARY EXP.	\$
				BOX 1
Get a Gameplan. Win with Money!				

TOTAL INCOME FROM SIDE ONE	\$	BOX 2	INSTRUCTIONS
TOTAL EXPENSES FROM SIDE ONE	\$	BOX 3	
SUBTRACT EXPENSES FROM INCOME	\$	BOX 4	
LIST YOUR DEBTS			<ol style="list-style-type: none"> 1. Use the money in BOX 4 to pay off debt first, then apply it to goals and savings. Give every dollar a job. This is a zero-based budget! 2. If you need more money to pay debts or reach a goal reduce expenses on the first page. Begin with discretionary spending categories like pocket money or restaurants. If you still need more money increase your income with a side hustle or look for cost reductions in other expense areas.
Car Payment	\$		
Car Payment	\$		
Credit Card Payment 1	\$		
Credit Card Payment 2	\$		
Student Loan Payment 1	\$		
Student Loan Payment 2	\$		
Medical Payment	\$		
Total Debt	\$		
LIST GOALS & SAVING			
Vacation	\$		
Christmas	\$		
Car Replacement	\$		
Car Repairs	\$		
Emergency Fund	\$		
Home Repair	\$		
Other	\$		
Total Goals & Saving	\$		
SUBTRACT TOTAL DEBT, GOALS & SAVINGS FROM BOX 4. IT'S A ZERO-BASED BUDGET WHEN THE RESULT EQUALS ZERO.	\$	Result should be zero	<ol style="list-style-type: none"> 3. Save a starter emergency fund of \$1,000 as fast as you can. 4. INVEST 15% of your gross income toward retirement. 5. CONTRIBUTE to children's college education fund. 6. PAY off the house early. 7. Build wealth and be generous. <p>Note: Steps 4,5 & 6 are worked on at the same time.</p>