ZERO-BASED MONTHLY BUDGET & EXPENSE TRACKER

EVERY DOLLAR HAS AN ASSIGNMENT: INCOME - (EXPENSES + SAVINGS + DEBT) = $0.00 EXACTLY

BUDGET MONTH: _____ 20___ TOTAL MONTHLY NET INCOME: $_____ TARGET VARIANCE: $0.00 (ZERO-BASED)

TOTAL NET INCOME	LIVING EXPENSES	SAVINGS & INVEST	DEBT PAYDOWN
$_____	$_____	$_____	$_____

ZERO-BASED FORMULA: [Income: $_____] - [Expenses: $_____] - [Savings: $_____] - [Debt: $_____] = $ 0.00

CATEGORY & ALLOCATED EXPENSE ITEM	DUE DATE	PLANNED BUDGET ($)	ACTUAL SPENT ($)	VARIANCE / DIFF ($)
SECTION 1: GIVING, SAVINGS & WEALTH (PAY YOURSELF FIRST)				
[ ] Emergency Fund Reserve	_____/_____	$	$	$
[ ] Roth IRA / 401(k) Retirement	_____/_____	$	$	$
[ ] Sinking Fund (Repairs / Travel)	_____/_____	$	$	$
[ ] Charitable Giving / Tithing	_____/_____	$	$	$
SECTION 2: HOUSING & ESSENTIAL FIXED BILLS				
[ ] Rent / Mortgage Payment	_____/_____	$	$	$
[ ] Property Tax & HOA Fees	_____/_____	$	$	$
[ ] Home / Renters Insurance	_____/_____	$	$	$
[ ] Electric, Gas & Water Utilities	_____/_____	$	$	$
[ ] Internet & Mobile Phone Plan	_____/_____	$	$	$
SECTION 3: TRANSPORTATION & DAILY LIVING				
[ ] Car Payment / Lease	_____/_____	$	$	$
[ ] Auto Insurance & Fuel	_____/_____	$	$	$
[ ] Groceries & Household Supplies	_____/_____	$	$	$
[ ] Health Insurance / Medical & Rx	_____/_____	$	$	$
SECTION 4: LIFESTYLE, DEBT & DISCRETIONARY				
[ ] Credit Card / Student Loan Paydown	_____/_____	$	$	$
[ ] Dining Out & Coffee Shops	_____/_____	$	$	$
[ ] Subscriptions & Entertainment	_____/_____	$	$	$
[ ] Personal Care, Clothing & Grooming	_____/_____	$	$	$
[ ] Miscellaneous Buffer Contingency	_____/_____	$	$	$

MONTH-END RECONCILIATION: [ ] BALANCED EXACTLY TO $0.00 [ ] OVER BUDGET BY: $_____ [ ] UNDER BUDGET BY: $_____

Planner Signature: _____ Date Audited: _____/_____/20____ Savings Rate Achieved: _____ %