

# Zero-Sum Budget

Zero-Sum Budget				
Month				
Income 1				
Income 2				
Total Income				
<b>Set Expenses</b>				
Savings	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Savings				
Retirement Fund				
Housing Expenses	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Rent/Mortgage				
Electric/Power/Gas				
Phone Service				
Internet				
Streaming Services/Cable				
Debt Obligations	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Car Payment				
Credit Card Payment				
Health Care	Paid/Scheduled	Amount	Actual	Total For Cash Envelope
Health Insurance				
Vision Insurance				

Dental Insurance				
Health Savings Account				
Co-Pays for Visits				
Prescriptions				
<b>Food Expenses</b>	<b>Paid/Scheduled</b>	<b>Amount</b>	<b>Actual</b>	<b>Total For Cash Envelope</b>
Grocery Trips				
Eating Out				
Household				
<b>Transportation Expenses</b>	<b>Paid/Scheduled</b>	<b>Amount</b>	<b>Actual</b>	<b>Total For Cash Envelope</b>
Gas/ Public Transportation Costs				
Vehicle Maintenance				
<b>Personal</b>	<b>Paid/Scheduled</b>	<b>Amount</b>	<b>Actual</b>	<b>Total For Cash Envelope</b>
Child Care Expenses				
Pet Expenses				
Membership				
Personal Care				
<b>Entertainment/Other</b>	<b>Paid/Scheduled</b>	<b>Amount</b>	<b>Actual</b>	<b>Total For Cash Envelope</b>
<b>Adjustable Expenses</b>	These are expenses you need to be putting money aside for each month. They are likely annual or periodic expenses but by saving for them ahead of time when they do come up you will be ready. I just keep the extra money in a savings account and each month write the budget for each. The goal is for your balance at the bottom of this sheet to be zero. Every dollar is assigned a job.			
	<b>Total Expense</b>	<b>Monthly Expense</b>	<b>Where To Deposit</b>	

