

Zero-Based Budget Sheet

Give every unit of currency a job until the bottom line reads zero.

MONTH

TOTAL INCOME TO ASSIGN

LEFT TO ASSIGN

Assign every unit

CATEGORY	ASSIGNED	SPENT	CATEGORY	ASSIGNED	SPENT
Giving			Debt		
Savings			Personal		
Housing			Household		
Utilities			Kids		
Food			Pets		
Transport			Fun		
Health			Gifts		
Insurance			Buffer		

Check the maths

INCOME

MINUS ASSIGNED

MUST EQUAL ZERO