

Month: \_\_\_\_\_

**INCOME**

**Budget**

**Actual**

Salary 1 \_\_\_\_\_

\_\_\_\_\_

Salary 2 \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

**Total Budgeted  
Income:**



\_\_\_\_\_

**Total Actual  
Income**

\_\_\_\_\_

**EXPENSES**

**Set**

Giving \_\_\_\_\_

\_\_\_\_\_

Saving \_\_\_\_\_

\_\_\_\_\_

Retirement (15% of income) \_\_\_\_\_

\_\_\_\_\_

Home Mortgage \_\_\_\_\_

\_\_\_\_\_

Cell/Home Phone \_\_\_\_\_

\_\_\_\_\_

Electricity \_\_\_\_\_

\_\_\_\_\_

Gas \_\_\_\_\_

\_\_\_\_\_

Internet \_\_\_\_\_

\_\_\_\_\_

Security System \_\_\_\_\_

\_\_\_\_\_

Television \_\_\_\_\_

\_\_\_\_\_

Trash \_\_\_\_\_

\_\_\_\_\_

Water \_\_\_\_\_

\_\_\_\_\_

Car Insurance \_\_\_\_\_

\_\_\_\_\_

Health Insurance \_\_\_\_\_

\_\_\_\_\_

Homeowners Insurance \_\_\_\_\_

\_\_\_\_\_

Life Insurance \_\_\_\_\_

\_\_\_\_\_

Umbrella Insurance \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

**Debts**

Credit Card Payment 1 \_\_\_\_\_

\_\_\_\_\_

Credit Card Payment 2 \_\_\_\_\_

\_\_\_\_\_

Other non-mortgage debt \_\_\_\_\_

\_\_\_\_\_

Other \_\_\_\_\_

\_\_\_\_\_

**Total Budgeted Set  
Expenses:**



\_\_\_\_\_

**Total Actual Set  
Expenses**

\_\_\_\_\_

**Adjustable** Books/Magazines \_\_\_\_\_  
 Child Related Expenses \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Electronics \_\_\_\_\_  
 Entertainment \_\_\_\_\_  
 Food \_\_\_\_\_  
 Gasoline \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Healthcare \_\_\_\_\_  
 Home Décor \_\_\_\_\_  
 Home Maintenance \_\_\_\_\_  
 Job Expense \_\_\_\_\_  
 Personal Care \_\_\_\_\_  
 Pet Supplies \_\_\_\_\_  
 Recreation \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Vehicle Maintenance \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Budgeted Adjustable Expenses:**  \_\_\_\_\_

**Total Actual Adj. Expenses** \_\_\_\_\_

**Final Totals**

<b>Total Budgeted Income</b>	_____		<b>Actual Monthly Income</b>	_____
minus	-		minus	-
<b>Total Budgeted Expenses</b>	_____		<b>Actual Monthly Expenses</b>	_____
<b>Total Budgeted Balance</b>	_____		<b>Actual Monthly Balance</b>	_____

The above "Total Budgeted Balance" number should equal zero

\*See note on "Actual Monthly Balance" below

**Notes:**

1. Use the "Actual" column to keep track of what you really earn and spend throughout the month.
2. Remember, in a zero-based budget the "Total Budgeted Balance" must always equal zero.
3. \*If the "Actual Monthly Balance" doesn't equal zero at the end of the month because you spent less than you budgeted, then that's great! Move the extra money into another category - preferably places like savings, retirement, or paying extra on debt or towards the mortgage.
4. If you need any assistance or have a question email [Brian@Luke1428.com](mailto:Brian@Luke1428.com). Happy budgeting!