

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

Total Budgeted Income	_____		Actual Monthly Income	_____
minus	-		minus	-
Total Budgeted Expenses	_____		Actual Monthly Expenses	_____
Total Budgeted Balance	_____		Actual Monthly Balance	_____

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. Happy budgeting!