

Zero-Based Budget Worksheet



DATE or MONTH

1. INCOME	BUDGET	ACTUAL
Gross Income 1		
Gross Income 2		
Social Security / Pension		
Interest / Dividends		
TOTAL	0.00	0.00

2. ADJUSTMENTS	BUDGET	ACTUAL
Tax Withholdings		
Other Paycheck Deductions		
Tithing		
Priority Savings		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

3. BIG BILLS	BUDGET	ACTUAL
Mortgage/Rent		
Health Insurance		
Car Insurance		
Property Tax		
Major Car Repairs		
Unexpected Medical Bills		
Home Repairs		
Appliance Replacement		
Unexpected Travel		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

4. DEBT	BUDGET	ACTUAL
Car Payments		
Credit Card Payments		
Student Loans		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

5. SMALL BILLS	BUDGET	ACTUAL
Utilities: Water/Sewer/Trash		
Utilities: Electric/Gas		
Utilities: Internet		
Utilities: Phone		
Utilities: Cable / Streaming		
Medical / Dental / Vision		
Magazine Subscription		
Life Insurance (term)		
Home/Rent Insurance		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

6. DAILY LIVING	BUDGET	ACTUAL
<input type="checkbox"/> Groceries		
<input type="checkbox"/> Dining / Fun		
<input type="checkbox"/> Clothing		
<input type="checkbox"/> Supplies		
<input type="checkbox"/> Gas / Fares		
<input type="checkbox"/> Gifts		
<input type="checkbox"/> Medicine		
<input type="checkbox"/> Pet Care		
<input type="checkbox"/> Children		
<input type="checkbox"/> Miscellaneous		
Discretionary 1		
Discretionary 2		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

7. SAVINGS	BUDGET	ACTUAL
Emergency Fund		
Debt Snowball		
Retirement Fund		
College Fund		
Car Replacement		
Vacation / Travel		
SUBTOTAL	0.00	0.00
FINAL BUDGET (make it zero)	0.00	0.00

by Vertex42.com

© 2019 by Vertex42.com

[Zero-Based Budget Worksheet](#)

INSTRUCTIONS

For help, visit the web page listed above

SPREADSHEET TIPS:

- Edit only the date in the header and the cells with gray borders
- Enter formulas by starting with an = sign
- Enter a yearly value divided by 12 like this: =420/12
- Use a formula like =10%*B9 to calculate a percent of cell B9
- To unlock the worksheet, go to Review > Unprotect Sheet
- If you add rows or make major changes, verify all formulas

SEE ALSO

- [Money Management Template](#)
- [Account Register Template](#)
- [More Budget Templates](#)

Zero-Based Budget Worksheet

1. INCOME	BUDGET	ACTUAL
Gross Income 1	4,700.00	
Gross Income 2	3,500.00	
Social Security / Pension		
Interest / Dividends		
TOTAL	8,200.00	0.00

2. ADJUSTMENTS	BUDGET	ACTUAL
Tax Withholdings	2,050.00	
Other Paycheck Deductions	246.00	
Tithing	820.00	
Priority Savings	125.00	
SUBTOTAL	3,241.00	0.00
BUDGET REMAINING	4,959.00	0.00

3. BIG BILLS	BUDGET	ACTUAL
Mortgage/Rent	1,200.00	
Health Insurance	750.00	
Car Insurance	230.00	
Property Tax	250.00	
Major Car Repairs	100.00	
Unexpected Medical Bills	100.00	
Home Repairs	40.00	
Appliance Replacement	50.00	
Unexpected Travel	25.00	
SUBTOTAL	2,745.00	0.00
BUDGET REMAINING	2,214.00	0.00

4. DEBT	BUDGET	ACTUAL
Car Payments		
Credit Card Payments	57.00	
Student Loans	125.00	
SUBTOTAL	182.00	0.00
BUDGET REMAINING	2,032.00	0.00

OCTOBER

DATE or MONTH



5. SMALL BILLS	BUDGET	ACTUAL
Utilities: Water/Sewer/Trash	80.00	
Utilities: Electric/Gas	70.00	
Utilities: Internet	98.00	
Utilities: Phone	62.00	
Utilities: Cable / Streaming	31.00	
Medical / Dental / Vision	20.00	
Magazine Subscription	11.00	
Life Insurance (term)	67.00	
Home/Rent Insurance	75.00	
SUBTOTAL	514.00	0.00
BUDGET REMAINING	1,518.00	0.00

6. DAILY LIVING	BUDGET	ACTUAL
Groceries	450.00	
Dining / Fun	100.00	
Clothing	50.00	
Supplies	50.00	
Gas / Fares	135.00	
Gifts	35.00	
Medicine	25.00	
Pet Care	30.00	
Children	75.00	
Miscellaneous	100.00	
Discretionary 1	25.00	
Discretionary 2	25.00	
SUBTOTAL	1,100.00	0.00
BUDGET REMAINING	418.00	0.00

7. SAVINGS	BUDGET	ACTUAL
Emergency Fund	200.00	
Debt Snowball	218.00	
Retirement Fund		
College Fund		
Car Replacement		
Vacation / Travel		
SUBTOTAL	418.00	0.00
FINAL BUDGET (make it zero)	0.00	0.00

by Vertex42.com

© 2019 by Vertex42.com

Zero-Based Budget Worksheet

INSTRUCTIONS

For help, visit the web page listed above

SPREADSHEET TIPS:

- Edit only the date in the header and the cells with gray borders
- Enter formulas by starting with an = sign
- Enter a yearly value divided by 12 like this: =420/12
- Use a formula like =10%*B9 to calculate a percent of cell B9
- To unlock the worksheet, go to Review > Unprotect Sheet
- If you add rows or make major changes, verify all formulas

SEE ALSO

- [Money Management Template](#)
- [Account Register Template](#)
- [More Budget Templates](#)

Zero-Based Budget Worksheet



By Vertex42.com

<https://www.vertex42.com/ExcelTemplates/zero-based-budget-worksheet.html>

© 2019 Vertex42 LLC

This spreadsheet, including all worksheets and associated content is a copyrighted work under the United States and other copyright laws.

Do not submit copies or modifications of this template to any website or online template gallery.

Please review the following license agreement to learn how you may or may not use this template. Thank you.

License Agreement

https://www.vertex42.com/licensing/EULA_privateuse.html

Do not delete this worksheet