

SMART GIRL LIVING

# Zero-Based Budget Template

Give Every Dollar a Job — Free Monthly Template

**INCOME - EXPENSES = \$0**

MONTH & YEAR

TOTAL MONTHLY INCOME

MAIN FINANCIAL GOAL

SAVINGS TARGET THIS MONTH

The Zero-Based Budgeting Rule: **Assign every dollar until Income - All Expenses = \$0**

Fill in Planned before the month starts. Fill in Actual as you spend. Check the difference daily.

## STEP 1 — MONTHLY INCOME

Primary income (take-home pay) \_\_\_\_\_

Secondary income / side hustle \_\_\_\_\_

Partner income (take-home) \_\_\_\_\_

Other income (rental, child support, etc.) \_\_\_\_\_

**TOTAL INCOME**

### NEEDS

~50% of income

**Essential expenses**

CATEGORY	PLANNED	ACTUAL	DIFF
Rent / Mortgage	_____	_____	_____
Electricity / Gas	_____	_____	_____
Water	_____	_____	_____
Internet	_____	_____	_____
Phone bill	_____	_____	_____
Groceries	_____	_____	_____
Transportation / Gas	_____	_____	_____
Car insurance	_____	_____	_____
Health insurance	_____	_____	_____
Medications	_____	_____	_____

### WANTS

~30% of income

**Lifestyle choices**

CATEGORY	PLANNED	ACTUAL	DIFF
Dining out	_____	_____	_____
Coffee shops	_____	_____	_____
Streaming services	_____	_____	_____
Subscriptions	_____	_____	_____
Clothing	_____	_____	_____
Personal care / beauty	_____	_____	_____
Entertainment	_____	_____	_____
Gym / fitness	_____	_____	_____
Hobbies	_____	_____	_____
Kids activities	_____	_____	_____
Pet expenses	_____	_____	_____

Childcare	_____	_____	_____
Minimum debt payments	_____	_____	_____
Other need:	_____	_____	_____
<b>Needs Total</b>			

Home decor / misc	_____	_____	_____
Other want:	_____	_____	_____
<b>Wants Total</b>			

SAVINGS	Part of 20%		Building future
	PLANNED	ACTUAL	
Emergency fund	_____	_____	_____
Retirement / 401k	_____	_____	_____
House down payment	_____	_____	_____
Vacation fund	_____	_____	_____
Car repair fund	_____	_____	_____
Christmas / gifts fund	_____	_____	_____
Other goal:	_____	_____	_____
<b>Savings Total</b>			

DEBT PAYOFF	Part of 20%		Extra above minimums
	PLANNED	ACTUAL	
Credit card 1	_____	_____	_____
Credit card 2	_____	_____	_____
Student loan	_____	_____	_____
Car loan	_____	_____	_____
Personal loan	_____	_____	_____
Medical debt	_____	_____	_____
Other debt:	_____	_____	_____
<b>Debt Total</b>			

**MONTHLY BUDGET SUMMARY**

TOTAL INCOME	TOTAL NEEDS	TOTAL WANTS	SAVINGS + DEBT
Income – (Needs + Wants + Savings + Debt) =	<b>Should equal \$0</b>		

**MONTHLY NOTES & ADJUSTMENTS**

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