Zero-Based Budget

Zero-based budgeting provides you with the practical means to make significant, emergency reductions in your budget. It is based on the assumption that the most necessary expenses are to be taken care of first in their order of importance until available monthly income has been exhausted.

Following the example in the left-hand column below, construct your own zero-based budget on the right. Begin by entering your available net income on the top right. Enter your own spending priorities and allocations beginning at the bottom right. Make adjustments until all spending allocations fit within available net income, and do not exceed this amount.

Sample budget

Net income		=	**$1800**
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
Other expenses	60	=	1800
	+		
Car insurance	75	=	1740
	+		
Gasoline	75	=	1665
	+		
Personal care	25	=	1590
	+		
Home care	35	=	1565
	+		
Debt payments	200	=	1530
	+		
Telephone	30	=	1330
	+		
Food	350	=	1300
	+		
Water/sewer	50	=	950
	+		
Gas/electricity	100	=	900
	+		
House payment	800	=	800
	+		
Base	**0**		

Start here to list expenses

Your budget

Enter your net income ►

		=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
	+	=	
Base	**0**		