

"If you fail to plan, you plan to fail." Benjamin Franklin

"It's not about how much money you make, it's about how much money you keep." Robert Kiyosaki

MY HOUSEHOLD BUDGET FOR THE MONTH OF _____

INCOME	MONTHLY AMOUNT
Wages: Job 1 (after-tax)	
Wages: Job 2 (after-tax)	
Wages: Job 3 (after-tax)	
Income: Self-employment	
Unemployment Compensation	
Social Security or Supplemental Security Income	
Public Assistance	
SNAP (Food Stamps)	
Child Support	
Other	
Other	
Other	
TOTAL TAKE-HOME INCOME	
EXPENSES	MONTHLY AMOUNT
<i>Housing Expenses & Utilities</i>	
Rent or Mortgage Payment	
Renters or Homeowner's Insurance	
Electric and/or Gas	
Heat	
Water	
Telephone (Land Line and/or Cell)	
Cable/Internet	
Other	
Other	
<i>Transportation Expenses</i>	
Car Payment	
Gas	
Car Insurance	
Public Transportation	
Taxi/Ride-share (Uber, Lyft, etc.)	
<i>Food Expenses</i>	
Groceries	
Eating Out (Restaurants, Coffee, Snacks, Fast Food, etc.)	
Other	

<i>Health Expenses</i>	
Health Insurance Payment (if not deducted pre-tax from paycheck)	
Doctor/Dentist Co-Pays	
Prescription Medications	
Other	
<i>Other Expenses</i>	
Entertainment	
Personal Care/Grooming	
Clothing Purchases	
Dry Cleaning/Laundry	
Holidays/Birthdays/Weddings	
Student Loan Payments	
Credit Card Payments	
Travel	
Pet Food/Care/Supplies	
Insurance (other than Car or Homeowners'/Renters, e.g. Life Insurance)	
Other	
Other	
Other	
TOTAL EXPENSES	
TOTAL MONTHLY NET OR "DISPOSABLE" INCOME (Income – Expenses)	

Do I have a surplus at the end of the month? How much? _____

If so, what will I do with the surplus? _____

What will I change in next month's budget in order to get to a ZERO-based budget?

1. _____ 2. _____ 3. _____

or

I have a negative balance at the end of the month of \$ _____

Why do I have a negative balance at the end of the month?

- not enough income - what can I do to generate more income temporarily?
- excessive spending - I can make some cuts in my expenses
- I don't really know how much I'm spending in each category
- I have no idea

What will I do to get to a zero-based budget?

- _____
- _____
- _____
- _____