

Zero-Based Budget

JAN FEB MAR APR MAY JUN JULY AUG SEPT OCT NOV DEC

Total Income		Anticipated	Actual
	Salary 1	\$2,500.00	\$2,500.00
	Salary 2	\$3,200.00	\$3,000.00
	Social Security/Pension	\$550.00	\$500.00
	Interest/Dividends	\$470.00	\$450.00
	Other Income	\$300.00	\$300.00
	Other Income	\$130.00	\$120.00
	Total	\$7,100.00	\$6,870.00

Off the Top		Anticipated	Actual
	Monthly Savings	\$700.00	\$550.00
	Tax Withholding	\$2,000.00	\$2,000.00
	Emergency Fund	\$400.00	\$450.00
	Retirement Fund	\$500.00	\$420.00
	Other		
	Other		
	Subtotal	\$3,600.00	\$3,420.00
	Budget Remaining	\$3,500.00	\$3,450.00

Bills		Anticipated	Actual
	Rent/Mortgage	\$800.00	\$800.00
	Electricity	\$90.00	\$90.00
	Gas	\$50.00	\$50.00
	Water	\$30.00	\$30.00
	Trash	\$50.00	\$50.00
	Television	\$65.00	\$65.00
	Internet	\$60.00	\$60.00
	Health Insurance	\$70.00	\$70.00
	Car Insurance	\$75.00	\$75.00
	Home Insurance		
	Pet Insurance		
	Other		
	Other		
	Other		
	Subtotal	\$1,290.00	\$1,290.00
	Budget Remaining	\$2,210.00	\$2,160.00

Spending		Anticipated	Actual
	Groceries	\$400.00	\$360.00
	Gas/Transportation	\$80.00	\$100.00
	Home & Cleaning Supplies	\$100.00	\$100.00
	Personal Hygiene	\$100.00	\$20.00
	Clothing	\$150.00	\$150.00
	Pet Supplies	\$100.00	\$50.00
	Books, Magazines & Media	\$150.00	\$80.00
	Restaurants & Delivery	\$210.00	\$240.00
	Other		
	Other		
	Other		
	Other		
	Subtotal	\$1,270.00	\$1,100.00
	Budget Remaining	\$940.00	\$1,060.00

Debt		Minimum	Amount
	Credit Card 1	\$80.00	\$100.00
	Credit Card 2	\$120.00	\$160.00
	Student Loan	\$240.00	\$300.00
	Medical Debt	\$500.00	\$500.00
	Other		
	Other		
	Other		
	Subtotal	\$940.00	\$1,060.00
	Budget Remaining	\$0.00	\$0.00

Total Expenses		Anticipated	Actual
	Total Income	\$7,100.00	\$6,870.00
	Total Off the Top	\$3,600.00	\$3,420.00
	Total Bills	\$1,290.00	\$1,290.00
	Total Spending	\$1,270.00	\$1,100.00
	Total Debt	\$940.00	\$1,060.00
	Subtotal	\$7,100.00	\$6,870.00
	Final Budget (should = \$0)	\$0.00	\$0.00

Zero Based Budget Report

**United States. Congress. Senate.
Committee on Governmental Affairs**

Zero Based Budget Report:

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