

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

Thomas P. Lauth



Zero Based Budget Report:

Unveiling the Energy of Verbal Artistry: An Psychological Sojourn through **Zero Based Budget Report**

In a world inundated with monitors and the cacophony of instantaneous conversation, the profound energy and mental resonance of verbal art often disappear in to obscurity, eclipsed by the regular barrage of sound and distractions. However, nestled within the musical pages of **Zero Based Budget Report**, a interesting work of literary elegance that pulses with raw feelings, lies an remarkable trip waiting to be embarked upon. Composed by a virtuoso wordsmith, this exciting opus instructions visitors on an emotional odyssey, lightly exposing the latent potential and profound influence embedded within the intricate internet of language. Within the heart-wrenching expanse of this evocative evaluation, we can embark upon an introspective exploration of the book is key subjects, dissect its captivating writing model, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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