

# ZERO BASED BUDGET

## checklist



**step 1** Calculate your total monthly income (after taxes)

**step 2** Calculate your total monthly fixed expenses

**step 3** Calculate your total monthly variable expenses

**step 4**  $(\text{Step 1}) - (\text{Step 2} + \text{Step 3}) = \text{Left over money}$   
Hint: Is this number negative? It's cool. [Use this ultimate guide to decrease your expenses quickly.](#)

**step 5** Assign left over money to debt repayment, savings, etc.

**step 6**  $(\text{Step 1}) - (\text{Step 2} + \text{Step 3} + \text{Step 4}) = \text{ZERO}$

**step 7** Track your zero based budget  
Hint: Use budgeting printables to track your budget. [Download the Budget Boss Planner \(20+ printables\) for 70% off.](#)



# ZERO BASED BUDGET

Month: \_\_\_\_\_

## 1 INCOME:

SOURCE \_\_\_\_\_ AMOUNT \_\_\_\_\_  
SOURCE \_\_\_\_\_ AMOUNT \_\_\_\_\_  
SOURCE \_\_\_\_\_ AMOUNT \_\_\_\_\_

TOTAL: \$  

## 2 FIXED EXPENSES:

DUE	EXPENSE	AMOUNT
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

TOTAL: \$  

## 3 VARIABLE EXPENSES:

DUE	EXPENSE	AMOUNT
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$

TOTAL: \$  

## 4 REMAINING INCOME:

DEBT REPAYMENT \_\_\_\_\_ AMOUNT \_\_\_\_\_  
SAVINGS \_\_\_\_\_ AMOUNT \_\_\_\_\_  
MISCELLANEOUS \_\_\_\_\_ AMOUNT \_\_\_\_\_

TOTAL: \$  

**5** (STEP 1) - (STEP 2 + STEP 3 + STEP 4) = ZERO