Oak & Cents

Zero-Based Budget Worksheet

Give every dollar a job, down to $0.

Month _____

Year _____

1 Money coming in this month

From	Date	Amount
Paycheck 1		$
Paycheck 2		$
Paycheck 3		$
Side income		$
Other		$
Total coming in		$

How it works

1. **Add up what's coming in**
   Every paycheck and any side money this month.
2. **Give every dollar a job**
   Bills first, then food, debts, savings and fun.
3. **Subtract as you go**
   Write what's left after each line, down to $0.

$0 doesn't mean an empty bank account. It means every dollar has a plan.

2 Give every dollar a job

Each line: what's left on the line above, minus this amount.

Job	What it's for write it in	Amount	Left to assign line above minus this amount
Start	**Total coming in (from step 1)**		$
Bills bills that stay the same: rent, power, phone, insurance		$	$
		$	$
		$	$
		$	$
		$	$
Food groceries, eating out		$	$
		$	$
Debt minimums the least you must pay on each debt		$	$
		$	$
		$	$
Extra debt payment on top of the minimums		$	$
Savings emergency fund, goals		$	$
		$	$
Fun money yours to spend, no guilt		$	$
Other gas, kids, pets, gifts		$	$
		$	$

☐ **Left to assign = $0**
Tick the box when the last line of the "left to assign" column hits $0.

Money left over? Give it a job: an extra debt payment or savings.

Gone below $0? Take a little back from fun money or food until it balances.