



# ZERO BASED BUDGET

*fouracrehome*

### **1. LIST YOUR MONTHLY INCOME**

Start by writing down all sources of income you expect to receive this month.

Include:

- Paychecks
- Freelance or side income
- Child support or government benefits
- Any irregular or expected income

Total it up. This is your starting point.

### **2. WRITE DOWN ALL EXPENSES**

Create a list of every category you spend money on in a month. Start with the essentials:

- Tithes/Giving
- Mortgage or rent
- Utilities
- Groceries
- Gas/Transportation
- Insurance
- Debt payments

Then add variable and non-essentials:

- Clothing
- Dining out
- Subscriptions
- Entertainment
- Miscellaneous

Don't forget irregular expenses, like:

- Birthdays
- Holidays
- Car maintenance

### **3. ASSIGN EVERY DOLLAR A JOB**

Now go down your list and assign amounts to each category. The goal is that your income minus expenses = zero.

If you still have money left over, allocate it to savings, sinking funds, or extra debt payments

### **4. ADJUST WEEKLY**

Zero-based budgeting isn't "set it and forget it." Each week:

- Track your spending
- Adjust categories if needed
- Keep your totals aligned with your income

### **5. USE A SIMPLE TOOL OR ENVELOPE SYSTEM**

You can use:

- A notebook
- A spreadsheet
- Free apps like EveryDollar

Or the good old cash envelope system

### **6. STAY CONSISTENT**

The first month may feel clunky, but it gets easier. The longer you stick with it, the more empowered and peaceful you'll feel—because you'll know exactly where your money is going.













# Annual Expenses

JANUARY	FEBRUARY
MARCH	APRIL
MAY	JUNE
JULY	AUGUST
SEPTEMBER	OCTOBER
NOVEMBER	DECEMBER

# Monthly Goals

JANUARY	FEBRUARY
MARCH	APRIL
MAY	JUNE
JULY	AUGUST
SEPTEMBER	OCTOBER
NOVEMBER	DECEMBER