## Monthly zero-sum budget worksheet.

Give every dollar you earn a purpose, by carefully mapping out what you spend each month. The zero-sum (or zero-based) approach aims to not have your expenses exceed what you're earning each month.

## Last month's income

List out your monthly income here, including any paychecks (post-tax), interest earned and additional income (investments, real estate, inheritances, etc.).

Source	Amount
Paycheck(s)	
Interest	
Total monthly income	

## **Monthly totals**

Goal: Actual expenses should equal your income, leaving you with a zero-sum each month.

Source	Amount
Income	
Expenses	
Total	

Notes

## **Expenses**

To keep yourself on track toward zero-sum, map out your known monthly expenses (mortgage, utilities, travel costs) and expected spend. As the month progresses, track what your actual spend is in each of the categories.

Category	Planned	Actual
Mortgage/rent		
Utilities		
Groceries		
Transportation/car		
Medical/health		
Loans		
Savings		
Investments		
Retirement		
Other savings		
Travel		
Live entertainment		
Dining out/takeout		
Total		



©2022 Ally Financial Inc.