

Zero-Based Budget Example for a Single Income Home

Income for January			
	Estimated	Actual	Difference
Income 1	\$ 4,000	\$ 4,000	\$ 0
Side Hustle 1	\$ 2,000	\$ 2,500	\$ 500
Side Hustle 2	\$ 1,000	\$ 850	\$ -150
Total	\$ 7,000	\$ 7,350	\$ 350

Expenses			
Category	Estimated	Actual	Difference
Savings/Emergency	\$ 2,000	\$ 2,300	\$ 300
Medical	\$ 200	\$ 100	\$ -100
Rent	\$ 2,000	\$ 2,000	\$ 0
Utilities	\$ 200	\$ 200	\$ 0
Groceries	\$ 250	\$ 285	\$ 35
Insurance	\$ 250	\$ 250	\$ 0
Transportation	\$ 100	\$ 70	\$ -30
Cell Phone Bill	\$ 70	\$ 70	\$ 0
Subscriptions	\$ 50	\$ 50	\$ 0
Loan Repayment	\$ 1,300	\$ 2,000	\$ 700
Pet Expenses	\$ 80	\$ 50	\$ -30
Shopping	\$ 100	\$ 0	\$ -100
Dining Out	\$ 200	\$ 150	\$ -50
Recreation	\$ 200	\$ 275	\$ 75
Total	\$ 7,000	\$ 7,350	\$ 350

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