Zero-Based Budget Template

Income for January				
	Estimated	Actual	Difference	
Income 1				
Side Hustle 1				
Side Hustle 2				
Total				

Expenses				
Category	Estimated	Actual	Difference	
Savings/Emergency				
Medical				
Rent				
Utilities				
Groceries				
Insurance				
Transportation				
Cell Phone Bill				
Subscriptions				
Loan Repayment				
Pet Expenses				
Shopping				
Dining Out				
Recreation				
Total				