**ENEMY OF DEBT'S ZERO-BASED BUDGET**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Budgeted** | **Spent** | **Remaining** | **Recommended %** |  |
| **Charity** | **10-15%** |
| Charitable gifts | $100.00 | $100.00 | $0.00 |  |
| Church | $541.00 | $541.00 | $0.00 |  |
|  | $641.00 | $641.00 | $0.00 | 11.8% |
| **Saving** | **5-10%** |
| Debt snowball | $477.49 | $251.11 | $226.38 |  |
| College fund |  |  | $0.00 |  |
| Replenish bef |  |  | $0.00 |  |
|  | $477.49 | $251.11 | $226.38 | 8.8% |
| **Housing** | **25-35%** |
| Homeowners insurance |  |  | $0.00 |  |
| Mortgage | $967.29 | $967.29 | $0.00 |  |
| Second mortgage | $267.67 | $267.67 | $0.00 |  |
| Real-estate taxes |  |  | $0.00 |  |
| Rent |  |  | $0.00 |  |
| Renter's insurance |  |  | $0.00 |  |
| Repairs/maintenance |  |  | $0.00 |  |
| Replace furniture |  |  | $0.00 |  |
|  | $1,234.96 | $1,234.96 | $0.00 | 22.8% |
| **Utilities** | **5-10%** |
| Cable |  |  | $0.00 |  |
| Electricity | $158.92 | $158.92 | $ |  |
| Gas |  |  | $0.00 |  |
| Internet | $63.10 | $63.10 | $0.00 |  |
| Cell phone | $127.50 |  | $127.50 |  |
| Phone |  |  | $0.00 |  |
| Trash | $35.87 | $35.87 | $0.00 |  |
| Water | $101.90 | $101.90 | $0.00 |  |
|  | $487.29 | $359.79 | $127.50 | 9.0% |
| **\*FOOD** | 5-15% |
| Grocery | $350.00 | $180.24 | $169.76 |  |
| Restaurants |  |  | $0.00 |  |
|  | $350.00 | $180.24 | $169.76 | 6.5% |
| **\*TRANSPORTATION** | **10-15%** |
| Car insurance | $229.95 |  | $229.95 |  |
| Inspection | $16.00 | $16.00 | $0.00 |  |
| Gas & oil | $300.00 | $34.00 | $266.00 |  |
| License & taxes | $290.45 | $290.45 | $0.00 |  |
| Repairs & tires |  |  | $0.00 |  |
|  | $836.40 | $340.45 | $495.95 | 15.5% |
| **\*CLOTHING** | **2-7%** |
| Adults | $25.00 |  | $25.00 |  |
| Children | $25.00 |  | $25.00 |  |
| Cleaning/laundry | $50.00 |  | $50.00 |  |
|  | $100.00 | $0.00 | $100.00 | 1.8% |
| **Medical/health** | 5-10% |
| Dentist | $325.45 | $325.45 | $0.00 |  |
| Disability insurance |  |  | $0.00 |  |
| Doctor bills |  |  | $0.00 |  |
| Prescription drugs | $80.00 |  | $80.00 |  |
| Health insurance |  |  | $0.00 |  |
| Co-pays | $15.00 |  | $15.00 |  |
| Optometrist |  |  | $0.00 |  |
|  | $420.45 | $325.45 | $95.00 | 7.8% |