

Enemy of Debt's Zero-Based Budget				
Item Name	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	\$0.00	
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%

*Personal				5-10%
Snap Fitness			\$0.00	
BLOW \$\$ Husband	\$30.00	\$30.00	\$0.00	
BLOW \$\$ Wife	\$30.00	\$30.00	\$0.00	
Taxes	\$19.95	\$19.95	\$0.00	
Child Care	\$280.00	\$40.00	\$240.00	
Child Support			\$0.00	
Cosmetics			\$0.00	
Education/Books	\$150.00		\$150.00	
Gifts (incl. Christmas)			\$0.00	
Hair Care			\$0.00	
Miscellaneous			\$0.00	
Organization Dues	\$20.00	\$20.00	\$0.00	
Pet Supplies	\$31.00	\$31.00	\$0.00	
School Supplies	\$20.00	\$7.00	\$13.00	
School Tuition			\$0.00	
Subscriptions	\$127.00		\$127.00	
Toiletries			\$0.00	
Other			\$0.00	
	\$707.95	\$177.95	\$530.00	13.1%
*Recreation				5-10%
Entertainment	\$50.00		\$50.00	
Vacation			\$0.00	
	\$50.00	\$0.00	\$0.00	0.9%
Debts				0%
Credit Card 1	\$25.00		\$25.00	
Credit Card 2	\$52.23		\$52.23	
Credit Card 3			\$0.00	
Credit Card 4			\$0.00	
Credit Card 5			\$0.00	
HEL			\$0.00	
Student Loan 1	\$27.48		\$27.48	
Student Loan 2			\$0.00	
Student Loan 3			\$0.00	
Car Loan 1			\$0.00	
Car Loan 2			\$0.00	
Other			\$0.00	
Other			\$0.00	
	\$104.71	\$0.00	\$104.71	1.9%

****Zero-Based Budget** - The idea of a zero based budget is that you give every dollar a name before the month begins. If until the number in the "Remaining to Budget" cell (I-37) is \$0. It only works if you do it, so do it an

****Envelope System** - A system that you can use along with your budget to help you spend less each month. Fill the reco each time you get paid and when the cash runs out for each envelope, stop spending. Use your debit card for big purch

****Debt is NOT a tool**, so one of the very first things you should STOP doing is borrowing any more money. Cut up your cr Step 1, then leave yourself with 1 credit card. ONLY use that credit card for real emergencies and do everything you car that last credit card the better. It is pretty liberating to finally say NO to credit cæ

YOU DO NOT HAVE TO BUDGET FOR EVERY CATEGORY LISTED ABOVE!! It is just a guideline to help you consider possible import

[illegible]

Total	\$0.00
-------	--------

****Irregular Expenses** - These items can kill any budget. Make here as a reminder. Be sure to add items to Lump Sum Paym k,

Dave Ramsey's Baby Steps (Current Baby Step)

Baby Step 1- Save \$1,000 for your Baby Emergency Fund (\$

Baby Step 2- Pay off DEBT from smallest to largest using the Debt Snowball (except house).

Baby Step 3- Fully Fund your Emergency Fund by saving 3/6 months of expenses.

Baby Step 4- Invest 15% of your GROSS income for retirement. (Roth IRA's & Mutual Funds).

Baby Step 5- Start saving for kid's college.

Baby Step 6- Pay off Mortgage early.

Baby Step 7- Build wealth, give, and enjoy Financial Peace!

Additional Resources

DAVERAMSEY.COM	48DAYS.COM	Kids & Money
--------------------------------	----------------------------	----------------------------------

Total Money Makeover	212 Connection	Enemy of Debt
--------------------------------------	--------------------------------	-------------------------------

Financial Peace Univers	BRIANTRACY.COM
-----------------------------------------	--------------------------------

you make \$3,500 every month then you would budget every dollar
id watch your money start to work for you!!

mmended budget envelopes (labeled with an asterisk), with cash
ases like housing and utilities or anything that can be paid online.
edit cards and close the account. If you have not completed Baby
to get that Emergency Fund fast. The sooner you can get rid of
ard companies forever!

ant areas to budget for. You can customize to fit your expenses each month.

Enemy of Debt's Allocated Spending Plan											
Pay Week~~~>		Week One		Week Two		Week Three		Week Four & Extra Week		Actual Spent	
Income~~~>		\$647.50		\$1,827.75		\$1,235.00		\$1,700.00			
Remaining~~~>		0.00		\$0.00		\$0.00		\$1,700.00			
Budgeted (from left side)				Charity							
Charitable Gifts	\$641.00	\$64.75	/	\$582.75	#####	/	#####	#####	/	#####	\$371.00
	\$641.00	\$64.75			#####			#####		\$0.00	
Saving											
Debt Snowball	\$477.49	\$51.11	/	\$531.64		/	#####	#####	/	#####	\$401.16
College Fund	\$0.00		/	\$531.64		/	#####		/	#####	
Replenish BEF	\$0.00		/	\$531.64		/	#####		/	#####	
	\$477.49	\$51.11			\$0.00			#####		\$0.00	
Housing											
Homeowners Insurance	\$0.00		/	\$531.64		/	#####		/	#####	\$1,234.96
Mortgage	\$967.29		/	\$531.64	#####	/	#####		/	#####	
Second Mortgage	\$267.67	#####	/	\$263.97		/	#####		/	#####	
Real-Estate Taxes	\$0.00		/	\$263.97		/	#####		/	#####	
Rent	\$0.00		/	\$263.97		/	#####		/	#####	
Renter's Insurance	\$0.00		/	\$263.97		/	#####		/	#####	
Repairs/Maintenance	\$0.00		/	\$263.97		/	#####		/	#####	
Replace Furniture	\$0.00		/	\$263.97		/	#####		/	#####	
	\$1,234.96	#####			#####			\$0.00		\$0.00	
Utilities											
Cable	\$0.00		/	\$263.97		/	#####		/	#####	\$487.29
Electricity	\$158.92		/	\$263.97	#####	/	#####		/	#####	
Gas	\$0.00		/	\$263.97		/	#####		/	#####	
Internet	\$63.10	\$63.10	/	\$200.87		/	#####		/	#####	
Cell Phone	\$127.50		/	\$200.87	#####	/	#####		/	#####	
Phone	\$0.00		/	\$200.87		/	#####		/	#####	
Trash	\$35.87	\$35.87	/	\$165.00		/	#####		/	#####	
Water	\$101.90		/	\$165.00	#####	/	#####		/	#####	
	\$487.29	\$98.97			#####			\$0.00		\$0.00	
Food											
Grocery	\$350.00	\$50.00	/	\$115.00	#####	/	#####	#####	/	#####	\$350.00
Restaurants	\$0.00		/	\$115.00		/	#####		/	#####	
	\$350.00	\$50.00			#####			#####		\$0.00	
Transportation											
Car insurance	\$229.95		/	\$115.00		/	#####	#####	/	#####	\$506.13
Inspection	\$16.00		/	\$115.00		/	#####	\$16.00	/	#####	
Gas & Oil	\$300.00	\$50.00	/	\$65.00	\$85.18	/	#####	\$25.00	/	#####	
License & Taxes	\$290.45		/	\$65.00		/	#####		/	#####	
Repairs & Tires	\$0.00		/	\$65.00		/	#####		/	#####	
	\$836.40	\$50.00			\$85.18			#####		\$0.00	
Clothing											
Adults	\$25.00		/	\$65.00		/	#####	\$25.00	/	#####	\$100.00
Children	\$25.00	\$25.00	/	\$40.00		/	#####		/	#####	
Cleaning/Laundry	\$50.00		/	\$40.00		/	#####	\$50.00	/	#####	
	\$100.00	\$100.00	\$25.00		\$0.00			\$75.00		\$0.00	
Medical/Health											
Dentist	\$325.45		/	\$40.00		/	#####		/	#####	\$95.00
Disability Insurance	\$0.00		/	\$40.00		/	#####		/	#####	
Doctor Bills	\$0.00		/	\$40.00		/	#####		/	#####	
Prescription Drugs	\$80.00		/	\$40.00		/	#####	\$80.00	/	\$35.00	
Health Insurance	\$0.00		/	\$40.00		/	#####		/	\$35.00	
Co-pays	\$15.00		/	\$40.00		/	#####	\$15.00	/	\$20.00	
Optometrist	\$0.00		/	\$40.00		/	#####		/	\$20.00	

			/	\$40.00		/	#####		/	\$20.00		/	#####	
	\$420.45	\$0.00			\$0.00			\$95.00			\$0.00			
Personal														
Snap Fitness	\$0.00		/	\$40.00		/	#####		/	\$20.00		/	#####	
BLOW \$\$ Husband	\$30.00		/	\$40.00		/	#####		/	\$20.00		/	#####	
BLOW \$\$ Wife	\$30.00	\$40.00	/	\$0.00		/	#####		/	\$20.00		/	#####	
Taxes	\$19.95		/	\$0.00		/	#####		/	\$20.00		/	#####	
Child Care	\$280.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Child Support	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Cosmetics	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Education/Books	\$150.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Gifts (incl. Christmas)	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Hair Care	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Miscellaneous	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Organization Dues	\$20.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
Pet Supplies	\$31.00		/	\$0.00		/	#####		/	\$20.00		/	#####	
School Supplies	\$20.00		/	\$0.00		/	#####	\$20.00	/	\$0.00		/	#####	
School Tuition	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Subscriptions	\$127.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Toiletries	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Other	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
	\$707.95	\$40.00			\$0.00			\$20.00			\$0.00			
Recreation														
Entertainment	\$50.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Vacation	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
	\$50.00	\$0.00			\$0.00			\$0.00			\$0.00			
Debts														
Credit Card 1	\$25.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Credit Card 2	\$52.23		/	\$0.00		/	#####		/	\$0.00		/	#####	
Credit Card 3	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Credit Card 4	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Credit Card 5	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
HEL	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Student Loan 1	\$27.48		/	\$0.00		/	#####		/	\$0.00		/	#####	
Student Loan 2	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Student Loan 3	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Car Loan 1	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####	
Car Loan 2	\$0.00		/	\$0.00	\$25.00	/	\$79.71		/	\$0.00		/	#####	
Other	\$0.00		/	\$0.00	\$52.23	/	\$27.48		/	\$0.00		/	#####	
Other	\$0.00		/	\$0.00	\$27.48	/	\$0.00		/	\$0.00		/	#####	
	\$104.71	\$0.00			#####			\$0.00			\$0.00			

Allocation Spending Plan - This sheet look much more complicated than it actually is. It allows you to split your budget into weeks and spend have to enter info in the tan /yellow cells. For instance, if you change the name of a budget item on the left, it will automatically change on you don't have to go back and forth from zero based to allocation sheet I have inserted column AA to show you how much you have to allocate example on the allocation side and you want to know how much you have left to spend in the food category you would just look at cell AA-3 new stuff because I was sick of feeling like I was entering the same data twice, as well as going back and forth. It's really simple. Do your each week. In column "M" the items you actually budgeted for on the left will be bold so that they stand out more. I hope this makes budg

Remaining
\$270.00
\$76.33
\$0.00
\$0.00
\$0.00
\$330.27
\$0.00
\$325.45

\$647.95

\$50.00

\$0.00

and each week
the allocated
cate for each
34. I used this
zero based b
eting easier fo


