

Enemy of Debt's Zero-Based Budget				
Item Name	Budgeted	Spent	Remaining	Recommended %
<b>Charity</b>				<b>10-15%</b>
Charitable Gifts	\$100.00	\$100.00	\$0.00	
Church	\$541.00	\$541.00	\$0.00	
	<b>\$641.00</b>	<b>\$641.00</b>	<b>\$0.00</b>	<b>11.8%</b>
<b>Saving</b>				<b>5-10%</b>
Debt Snowball	\$477.49	\$251.11	\$226.38	
College Fund			\$0.00	
Replenish BEF			\$0.00	
	<b>\$477.49</b>	<b>\$251.11</b>	<b>\$226.38</b>	<b>8.8%</b>
<b>Housing</b>				<b>25-35%</b>
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	
	<b>\$1,234.96</b>	<b>\$1,234.96</b>	<b>\$0.00</b>	<b>22.8%</b>
<b>Utilities</b>				<b>5-10%</b>
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	
	<b>\$487.29</b>	<b>\$359.79</b>	<b>\$127.50</b>	<b>9.0%</b>
<b>*Food</b>				<b>5-15%</b>
Grocery	\$350.00	\$180.24	\$169.76	
Restaurants			\$0.00	
	<b>\$350.00</b>	<b>\$180.24</b>	<b>\$169.76</b>	<b>6.5%</b>
<b>*Transportation</b>				<b>10-15%</b>
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	
	<b>\$836.40</b>	<b>\$340.45</b>	<b>\$495.95</b>	<b>15.5%</b>
<b>*Clothing</b>				<b>2-7%</b>
Adults	\$25.00		\$25.00	
Children	\$25.00		\$25.00	
Cleaning/Laundry	\$50.00		\$50.00	
	<b>\$100.00</b>	<b>\$0.00</b>	<b>\$100.00</b>	<b>1.8%</b>
<b>Medical/Health</b>				<b>5-10%</b>
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	
	<b>\$420.45</b>	<b>\$325.45</b>	<b>\$95.00</b>	<b>7.8%</b>

*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	
	<b>\$707.95</b>	<b>\$177.95</b>	<b>\$530.00</b>	<b>13.1%</b>
*Recreation				5-10%
Entertainment	\$50.00		\$50.00	
Vacation			\$0.00	
	<b>\$50.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.9%</b>
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	
	<b>\$104.71</b>	<b>\$0.00</b>	<b>\$104.71</b>	<b>1.9%</b>

**\*\*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 ca

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




**Total** **\$0.00**

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

**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](http://DAVERAMSEY.COM) | [48DAYS.COM](http://48DAYS.COM) | [Kids & Money](#)

[Total Money Makeover](#) | [212 Connection](#) | [Enemy of Debt](#)

[Financial Peace Univer](#)s | [BRIANTRACY.COM](http://BRIANTRACY.COM)

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

Recommended budget envelopes (labeled with an asterisk), with cash envelopes like housing and utilities or anything that can be paid online. Credit cards and close the account. If you have not completed Baby Step 1 to get that Emergency Fund fast. The sooner you can get rid of credit card companies forever!

Important 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					
<b>Budgeted (from left side)</b>										
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	\$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		/	#####
	<b>\$420.45</b>	<b>\$0.00</b>			<b>\$0.00</b>			<b>\$95.00</b>		<b>\$0.00</b>			
Personal													
Snap Fitness	\$0.00		/	\$40.00		/	#####		/	\$20.00		/	#####
BLOW \$\$ Husband	<b>\$30.00</b>		/	\$40.00		/	#####		/	\$20.00		/	#####
BLOW \$\$ Wife	<b>\$30.00</b>	<b>\$40.00</b>	/	\$0.00		/	#####		/	\$20.00		/	#####
Taxes	<b>\$19.95</b>		/	\$0.00		/	#####		/	\$20.00		/	#####
Child Care	<b>\$280.00</b>		/	\$0.00		/	#####		/	\$20.00		/	#####
Child Support	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####
Cosmetics	\$0.00		/	\$0.00		/	#####		/	\$20.00		/	#####
Education/Books	<b>\$150.00</b>		/	\$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	<b>\$20.00</b>		/	\$0.00		/	#####		/	\$20.00		/	#####
Pet Supplies	<b>\$31.00</b>		/	\$0.00		/	#####		/	\$20.00		/	#####
School Supplies	<b>\$20.00</b>		/	\$0.00		/	#####	<b>\$20.00</b>	/	\$0.00		/	#####
School Tuition	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####
Subscriptions	<b>\$127.00</b>		/	\$0.00		/	#####		/	\$0.00		/	#####
Toiletries	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####
Other	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####
	<b>\$707.95</b>	<b>\$40.00</b>			<b>\$0.00</b>			<b>\$20.00</b>		<b>\$0.00</b>			
Recreation													
Entertainment	<b>\$50.00</b>		/	\$0.00		/	#####		/	\$0.00		/	#####
Vacation	\$0.00		/	\$0.00		/	#####		/	\$0.00		/	#####
	<b>\$50.00</b>	<b>\$0.00</b>			<b>\$0.00</b>			<b>\$0.00</b>		<b>\$0.00</b>			
Debts													
Credit Card 1	<b>\$25.00</b>		/	\$0.00		/	#####		/	\$0.00		/	#####
Credit Card 2	<b>\$52.23</b>		/	\$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	<b>\$27.48</b>		/	\$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	<b>\$25.00</b>	/	\$79.71		/	\$0.00		/	#####
Other	\$0.00		/	\$0.00	<b>\$52.23</b>	/	\$27.48		/	\$0.00		/	#####
Other	\$0.00		/	\$0.00	<b>\$27.48</b>	/	\$0.00		/	\$0.00		/	#####
	<b>\$104.71</b>	<b>\$0.00</b>			<b>#####</b>			<b>\$0.00</b>		<b>\$0.00</b>			

\$60.00

\$0.00

\$104.71

Allocation Spending Plan - This sheet look much more complicated than it actually is. It allows you to split your budget into weeks and spe 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 allo 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-2 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  
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