

Zero-Based Monthly Budget | ThriftySingleMom

A printable monthly budget worksheet. Assign income to bills, essentials, goals, and flexible spending until the planned balance reaches zero.

Zero-based does not mean zero money. It means every dollar of expected income has a planned job, including savings, debt payments, and a small flexible category.

Income

Paycheck 1: \$

Paycheck 2: \$

Benefits/support/other: \$

Total planned income: \$

Fixed bills

Bill	Due date	Planned	Paid
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Flexible essentials and goals

Category	Planned	Actual	Difference
Groceries	\$	\$	\$
Transportation	\$	\$	\$
Child expenses	\$	\$	\$
Medicine/health	\$	\$	\$
Emergency fund	\$	\$	\$

Debt payoff	\$	\$	\$
Flexible spending	\$	\$	\$

Final check

Total planned income: \$ _____

Total planned spending/goals: \$ _____

Unassigned amount: \$ _____

Next month adjustment: _____

Educational worksheet from ThriftySingleMom Editorial. Adapt the worksheet to your household. Government-program rules, financial products, prices, and deadlines can change; verify current details with the relevant official agency or provider.