

# MONTHLY *zero-based* BUDGET TEMPLATE



**Heartland  
Bank**

Member  
FDIC

*Income*

INCOME SOURCE#1	
INCOME SOURCE#2	
TOTAL	

**FOR PAY PERIOD**  
\_ / \_ /2022 - \_ / \_ /2022

**MY SAVINGS GOAL FOR THIS PAY PERIOD IS:**  
\$ \_\_\_\_\_

*Expenses*

EXPENSE	BUDGET	ACTUAL	DIFFERENCE	DATE DUE:	DATE PAID:
Rent/Mortgage					
Utilities					
Phone					
Insurance					
Gasoline					
Groceries					
Debt/Loan Payments					
Savings					
<b>TOTAL:</b>					

\*\* it is important to allocate all of your income so you are not tempted to spend money on unnecessary items.