

# JC's Simple Budget for Creators

This is called a zero-based budget. It's called "zero-based" because if you fill it out correctly:

**YOUR INCOME** (take-home pay) MINUS **YOUR EXPENSES** (savings, food, retirement, etc) EQUAL ZERO.

EXAMPLE ZERO-BASED <i>Budget</i>	
INCOME	EXPENSES
PAYCHECK 1 \$2,200	GIVING \$500
PAYCHECK 2 \$2,200	FOOD \$650
SIDE HUSTLE \$600	UTILITIES \$200
TOTAL \$5,000	HOUSING \$1,250
	TRANSPORTATION \$300
	INSURANCE \$850
	DEBT \$1,000
	FUN MONEY \$150
	MISCELLANEOUS \$100
	TOTAL \$5,000
INCOME \$5,000	
- EXPENSES \$5,000	
= \$0	

Before you start making your zero-based budget, log in to your bank account or grab those bank statements out of your drawer. They come in handy when you're wondering how much you normally make or spend on stuff.

# Start of the Month

Fill out this first sheet at the start of the month.

You can print this PDF and fill out (with a pencil since you're going to make mistakes).  
Or you can download the EveryDollar App to do this from your phone.

## ESTIMATED INCOME

### PLANNED

Income Stream 1

\$

Income Stream 2

\$

**TOTAL**

\$

## GIVING

### PLANNED

**TOTAL**

\$

## SAVING

### PLANNED

**TOTAL**

\$

## FOOD

### PLANNED

Groceries

\$

Restaurants

\$

**TOTAL**

\$

## UTILITIES

### PLANNED

Water

\$

Electricity/Wifi

\$

**TOTAL**

\$

## HOUSING

### PLANNED

Rent/Mortgage

\$

HOA Fees

\$

**TOTAL**

\$

## TRANSPORTATION/GAS

### PLANNED

**TOTAL**

\$

## INSURANCE

### PLANNED

Health

\$

Auto

\$

Renters

\$

Term Life

\$

**TOTAL**

\$

## DEBT

### PLANNED

Credit Cards

\$

Student Loans

\$

Car Payments

\$

Medical

\$

**TOTAL**

\$

## FUN MONEY

### PLANNED

**TOTAL**

\$

## MISCELLANEOUS

### PLANNED

**TOTAL**

\$

## TOTAL INCOME

\$

## TOTAL EXPENSES

\$

### Your Goal Every Month:

Total Income - Total Expenses = \$0

Next:

Track your expenses (all month long)  
using the next sheet.

# During the Month

Fill out this 2nd sheet during the month.

You're going to write all over this thing, but make sure to record your final totals accurately. Don't be mad if you weren't even close to the amounts you planned, you're just

## INCOME

### ACTUAL

Income Stream 1

\$

Income Stream 2

\$

**TOTAL**

\$

## GIVING

### ACTUAL

**TOTAL**

\$

## SAVING

### ACTUAL

**TOTAL**

\$

## FOOD

### ACTUAL

Groceries

\$

Restaurants

\$

**TOTAL**

\$

## UTILITIES

### ACTUAL

Water

\$

Electricity/Wifi

\$

**TOTAL**

\$

## HOUSING

### ACTUAL

Rent/Mortgage

\$

HOA Fees

\$

**TOTAL**

\$

## TRANSPORTATION/GAS

### ACTUAL

**TOTAL**

\$

## INSURANCE

### ACTUAL

Health

\$

Auto

\$

Renters

\$

Term Life

\$

**TOTAL**

\$

## DEBT

### ACTUAL

Credit Cards

\$

Student Loans

\$

Car Payments

\$

Medical

\$

**TOTAL**

\$

## FUN MONEY

### ACTUAL

**TOTAL**

\$

## MISCELLANEOUS

### ACTUAL

**TOTAL**

\$

## TOTAL INCOME

\$

## TOTAL EXPENSES

\$

### Your Goal Every Month:

Total Income - Total Expenses = \$0

DON'T FREAK OUT if you didn't stick to your planned amounts. It takes about 3 months before you get close to accurate.

Create a new budget at the start of each month (because every month is different).