

WORKING ZERO-BASED BUDGET RATIO:

Step 1: Plan



Step 2:
Allocate
funds

Step 3:
Spend

Step 4:
Reevaluate.

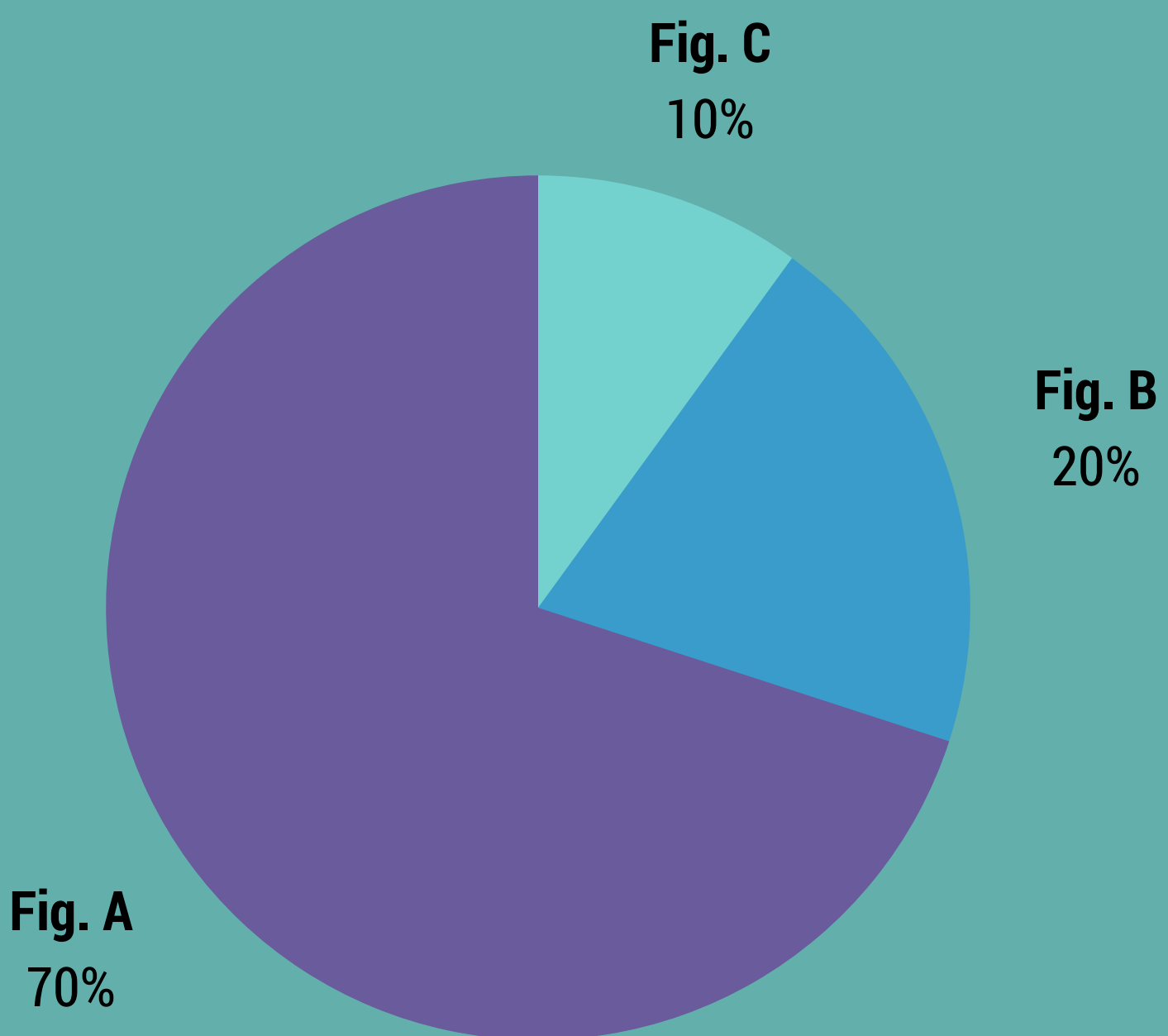


Fig. A:
Monthly
recurring
expenses.

Fig. B:
Monthly scheduled
savings, money
market accounts, &
retirement savings.

Fig C:
tithing, charitable
donations, college
savings.