

Planning Monthly Budget with Zero-Based Method

This process shows how to plan your monthly budget using a zero-based approach, copy planned items into actual transactions, review plan vs. actual spending, and use AI suggestions to improve future plans.

Step 1: Set Up Your Monthly Plan Using Zero-Based Budgeting

Think about planning as a zero-based budgeting method: you define all expected income and expenses for the upcoming month, and the system calculates the planned remaining balance for you. You can choose to bring this planned remaining amount down to zero, or leave a surplus depending on your preferences.

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Planning

Welcome, Zalo AI

USD

TOTAL

Monthly Plan

Lay out what you expect to earn and spend for a given month, watch the numbers update as you type, then drop it straight into that month and see how close you actually got.

Plan for < August 2026 >

Planned remaining
+3,250.00 USD

Planned income: **13,500.00 USD**
Planned expenses: **10,250.00 USD**

EXPENSES

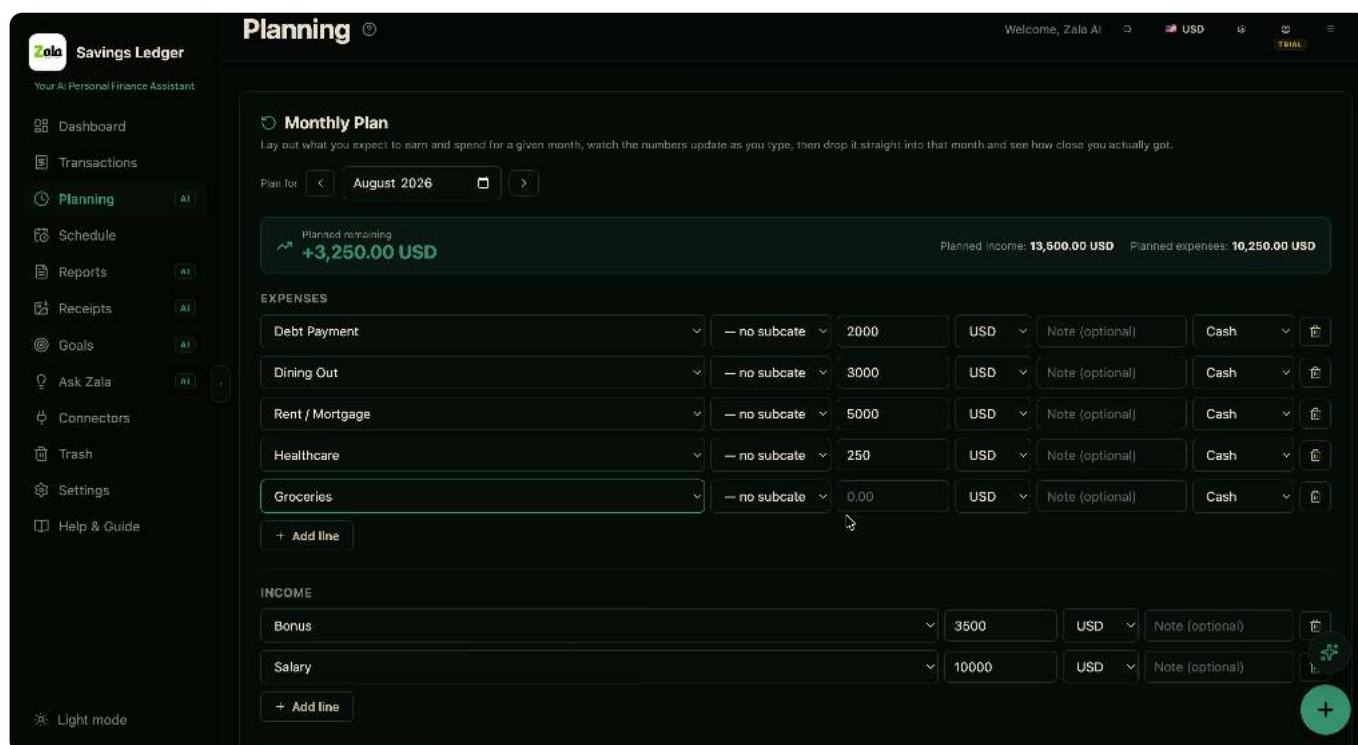
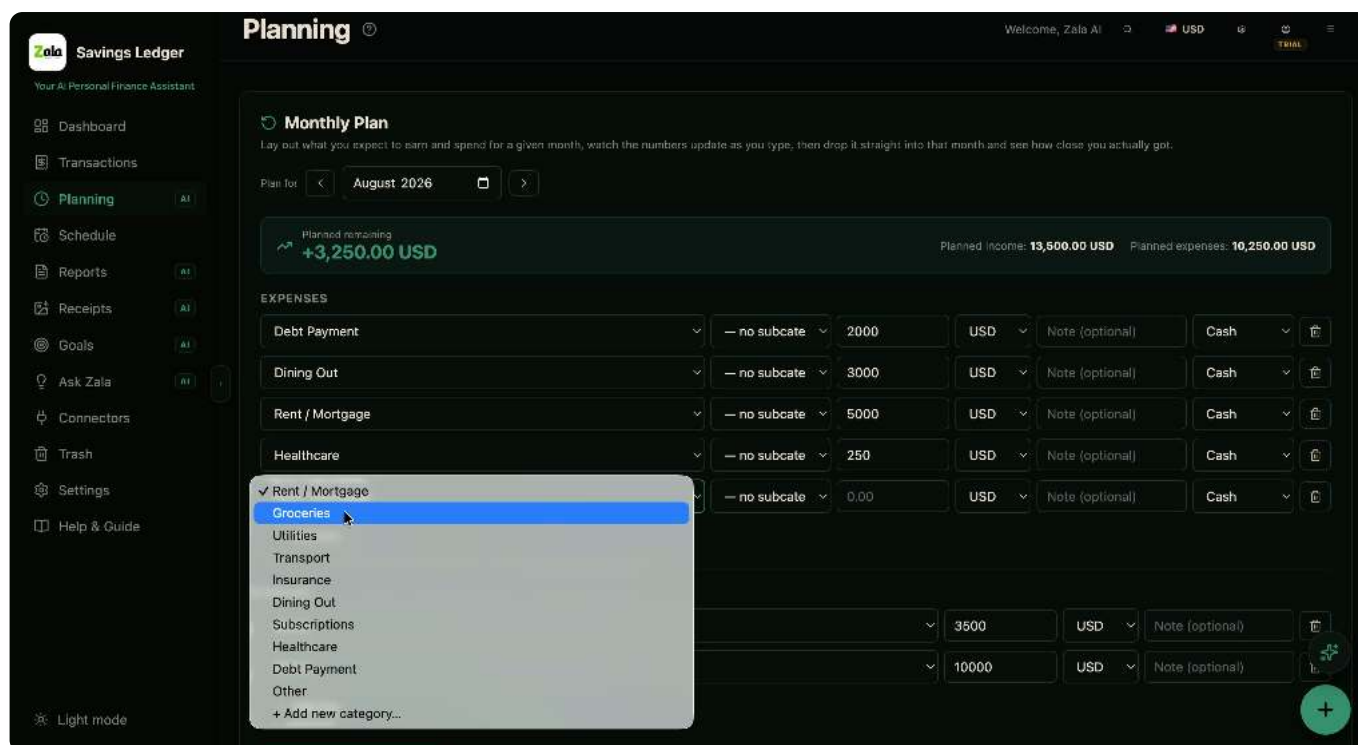
Debt Payment	— no subcate	2000	USD	Note (optional)	Cash	
Dining Out	— no subcate	3000	USD	Note (optional)	Cash	
Rent / Mortgage	— no subcate	5000	USD	Note (optional)	Cash	
Healthcare	— no subcate	250	USD	Note (optional)	Cash	
+ Add line						

INCOME

Bonus	3500	USD	Note (optional)	
Salary	10000	USD	Note (optional)	
+ Add line				

+ Add plan to August 2026

To refine your plan, add additional expected expenses to the month as needed so that all known spending categories are covered.

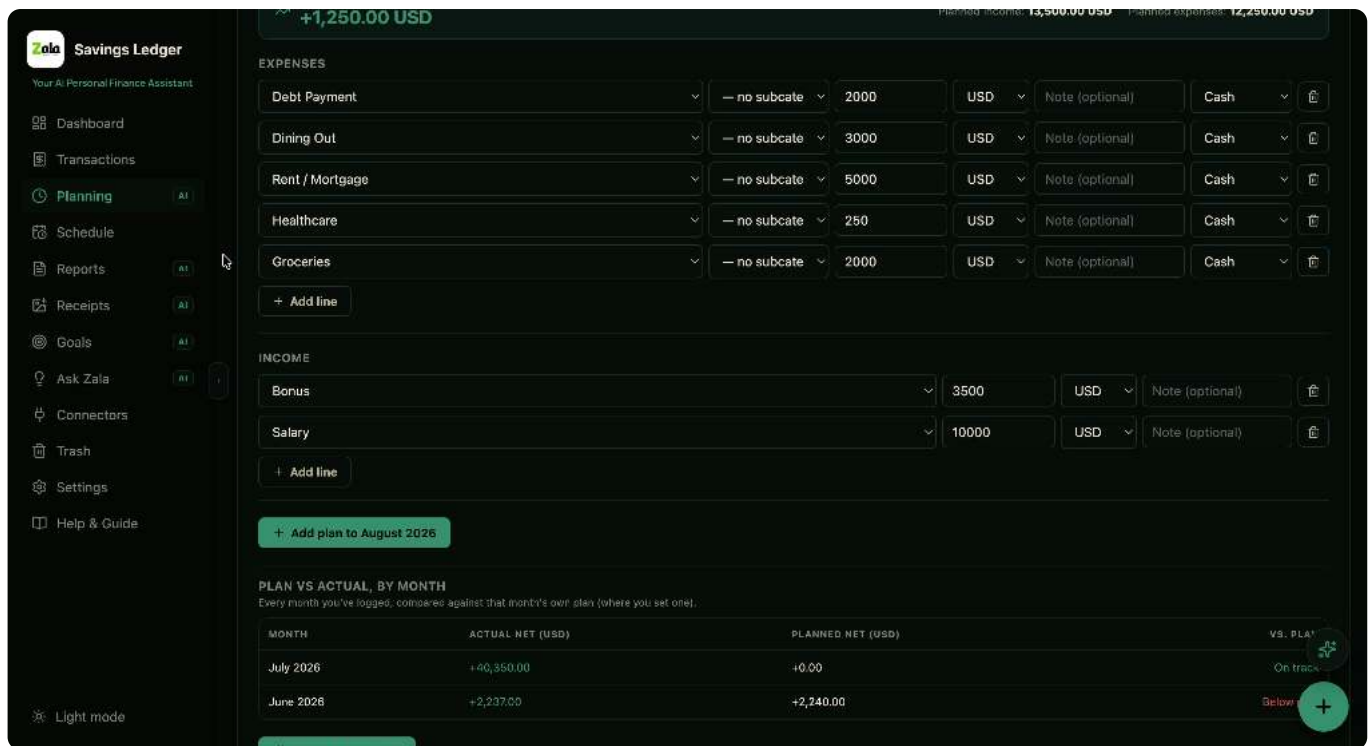


For example, you might add an expected expense of 2,000 pesos. As you add or adjust these items, the system will automatically recalculate the planned remaining amount so you can plan accordingly.

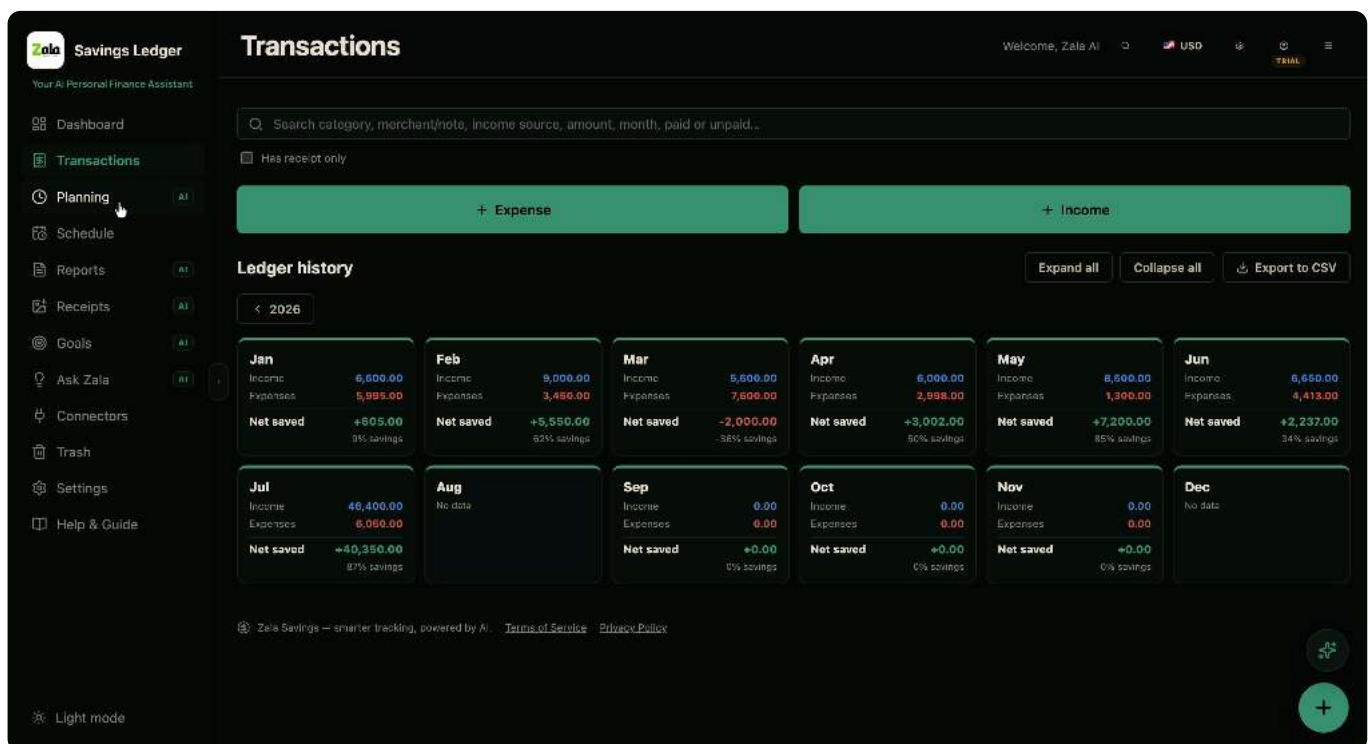
Step 2: Use “Add Plan to [Month]” to Copy Planned Items into Transactions

In the Planning tab, there is an optional feature that lets you copy your planned items into actual transactions for a specific month.

First, return to the Transactions view to confirm that the target month (e.g., August 2026) has no entries yet, or that you want to overwrite it with planned items.



Then go back to the Planning tab for that same month, where you will see the option "Add Plan to August 2026" (or the relevant month/year).



Click this option to copy all planned transactions into the Transactions section automatically, instead of re-entering each expense manually.

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Planned remaining
+1,250.00 USD

Planned income: **13,500.00 USD**
Planned expenses: **12,250.00 USD**

EXPENSES

Debt Payment

— no subcate

2000

USD

Note (optional)

Cash

Dining Out

— no subcate

3000

USD

Note (optional)

Cash

Rent / Mortgage

— no subcate

5000

USD

Note (optional)

Cash

Healthcare

— no subcate

250

USD

Note (optional)

Cash

Groceries

— no subcate

2000

USD

Note (optional)

Cash

+ Add line

INCOME

Bonus

3500

USD

Note (optional)

Salary

10000

USD

Note (optional)

+ Add line

+ Add plan to August 2026

PLAN VS ACTUAL, BY MONTH
Every month you've logged, compared against that month's own plan (where you set one).

MONTH	ACTUAL NET (USD)	PLANNED NET (USD)	VS. PLAN
July 2026	+60,350.00	+0.00	On track
June 2026	+2,237.00	+2,240.00	Below plan

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Planned remaining
+1,250.00 USD

Planned income: **13,500.00 USD**
Planned expenses: **12,250.00 USD**

On track for August 2026
Actual net so far is 1,250.00 USD, at or ahead of your planned 1,250.00 USD.

EXPENSES

Debt Payment

— no subcate

2000

USD

Note (optional)

Cash

Dining Out

— no subcate

3000

USD

Note (optional)

Cash

Rent / Mortgage

— no subcate

5000

USD

Note (optional)

Cash

Healthcare

— no subcate

250

USD

Note (optional)

Cash

Groceries

— no subcate

2000

USD

Note (optional)

Cash

+ Add line

INCOME

Bonus

3500

USD

Note (optional)

Salary

10000

USD

Note (optional)

+ Add line

+ Add plan to August 2026

Added 5 expenses and 2 income entries to August 2026.

PLAN VS ACTUAL, BY MONTH
Every month you've logged, compared against that month's own plan (where you set one).

You can later edit any of these copied transactions individually, as shown in other parts of the system, but this feature provides a fast way to initialize the month's actuals from your plan.

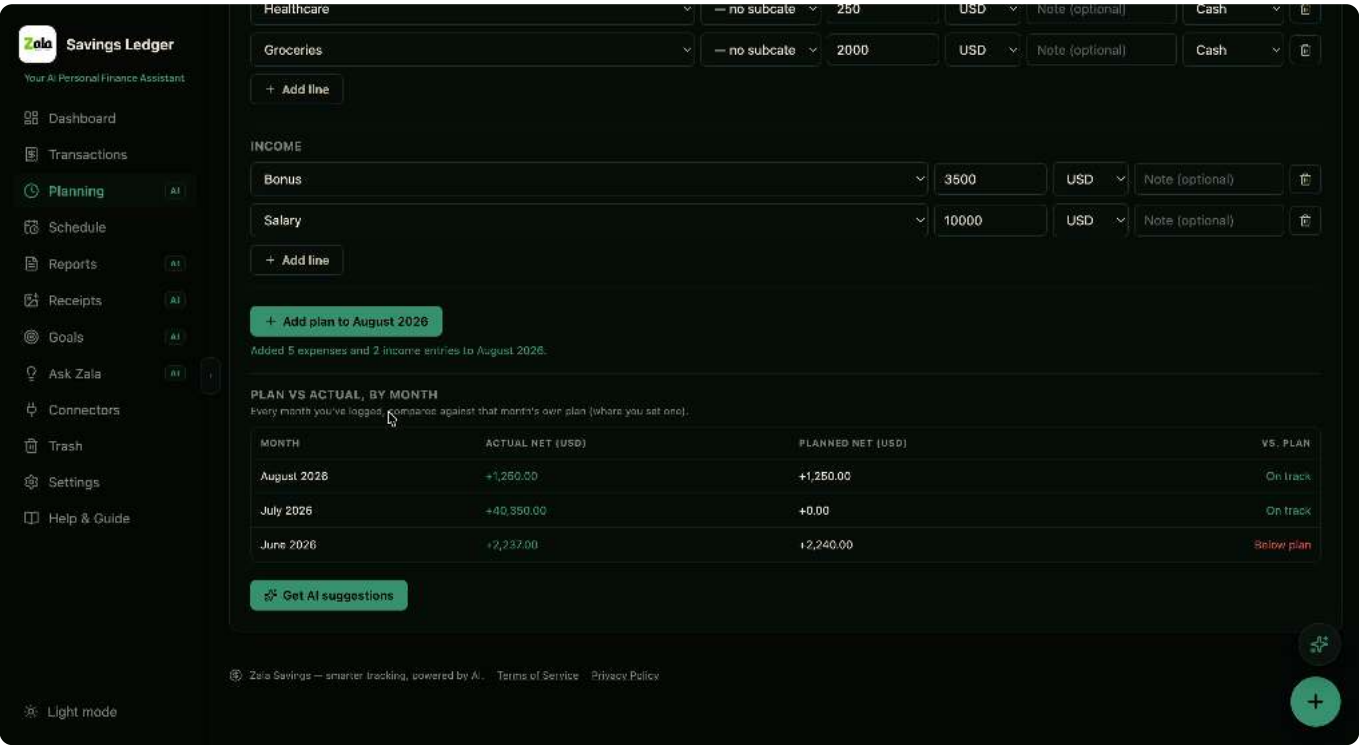
Step 3: Review Plan vs. Actual Spending in the Monthly Table

Scroll down in the Planning section to view the table that compares planned vs. actual spending month by month. This table highlights which months are below plan, on track, or over plan.

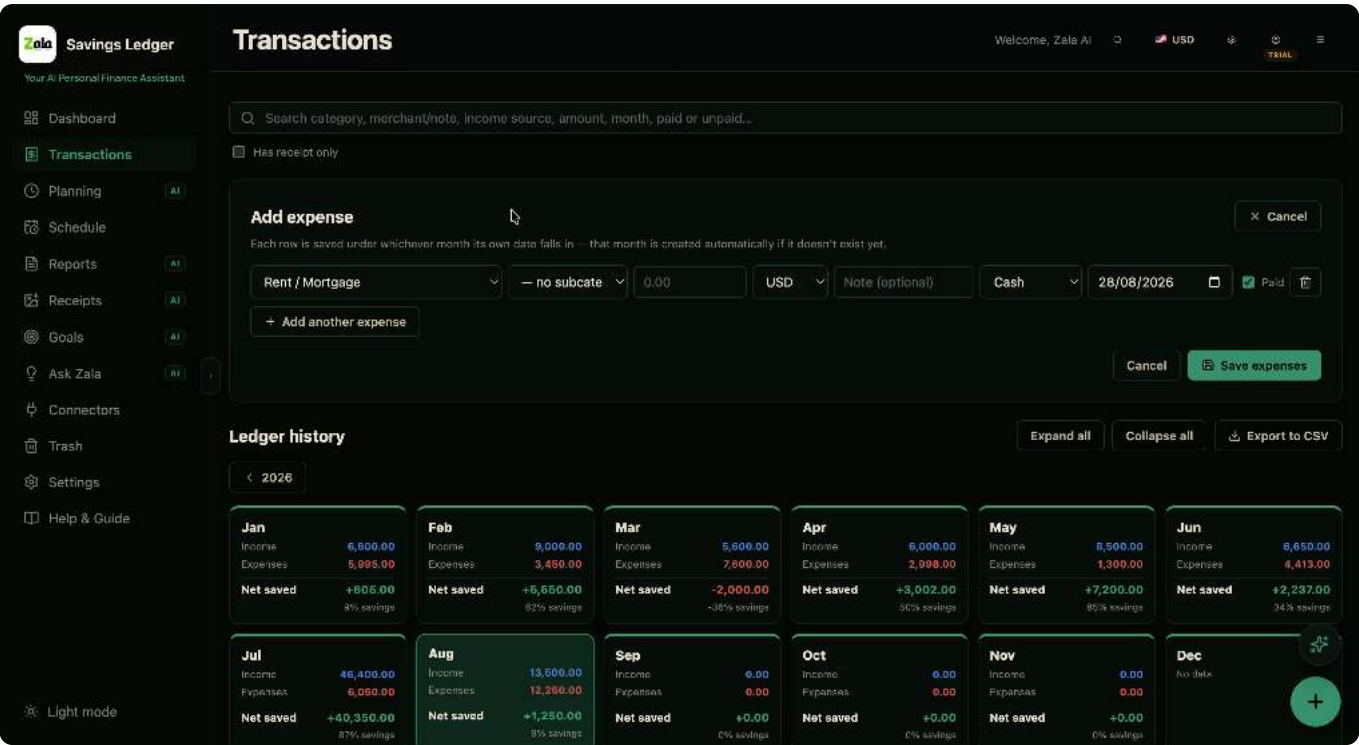
For the month you just copied (e.g., August 2026), the plan and actual amounts will initially match because all transactions were copied directly from the plan.

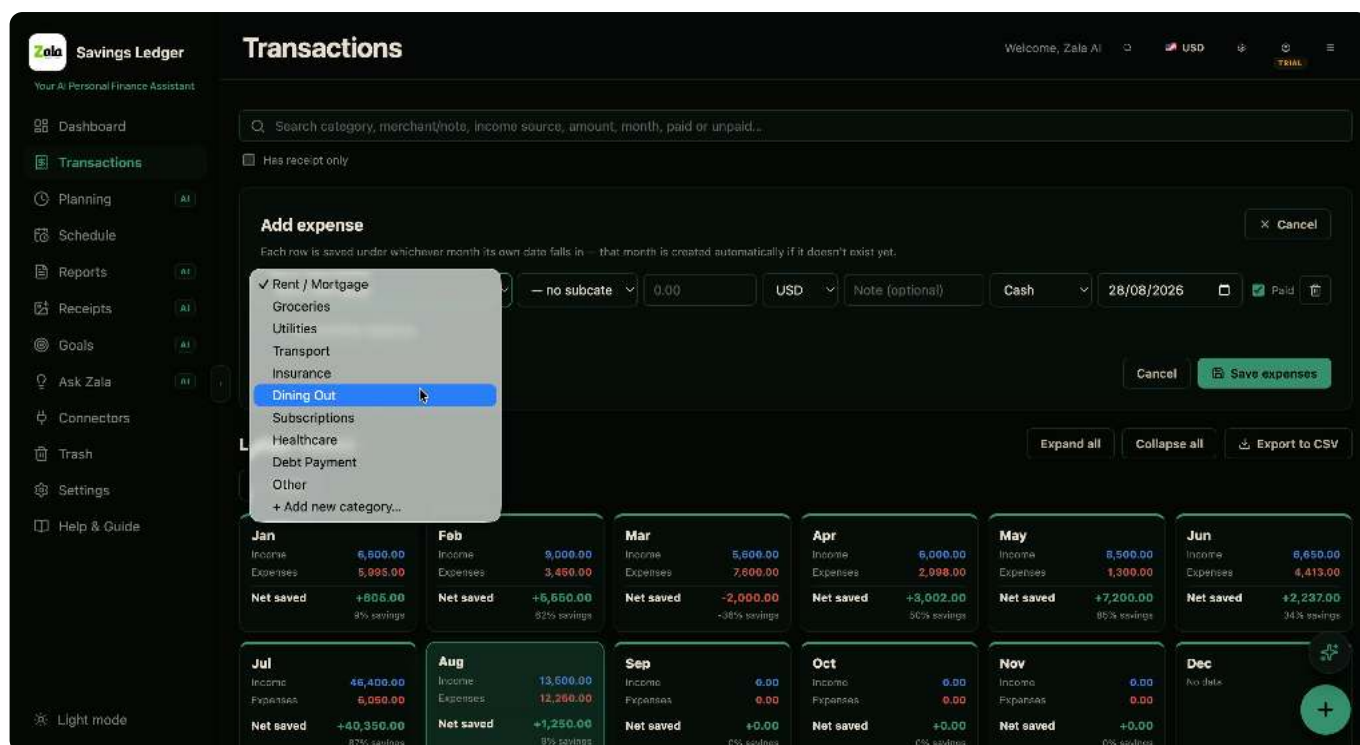
Step 4: Add a New Actual Expense and See Its Impact

To see how an unplanned expense affects your plan, go back to the Transactions section for that month.

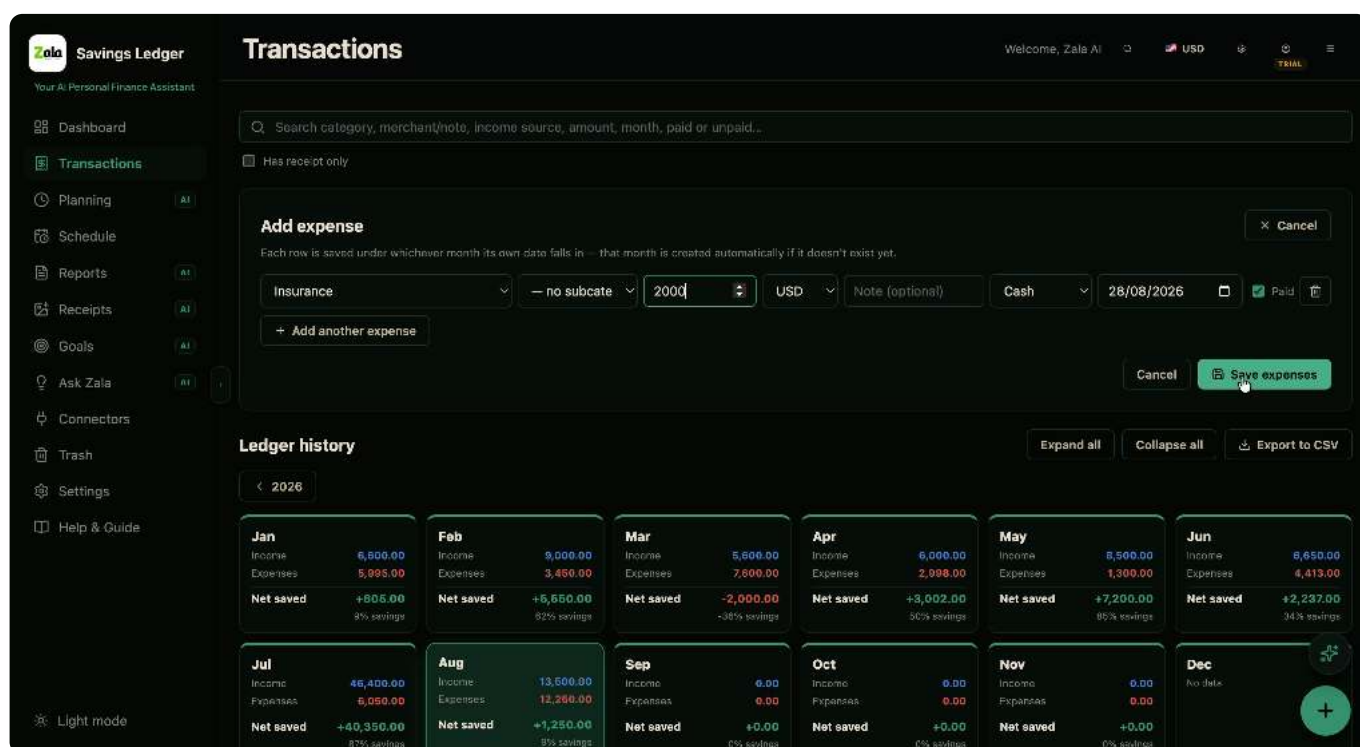


Add a new expense transaction (for example, a sudden insurance payment with a value of 2,000).

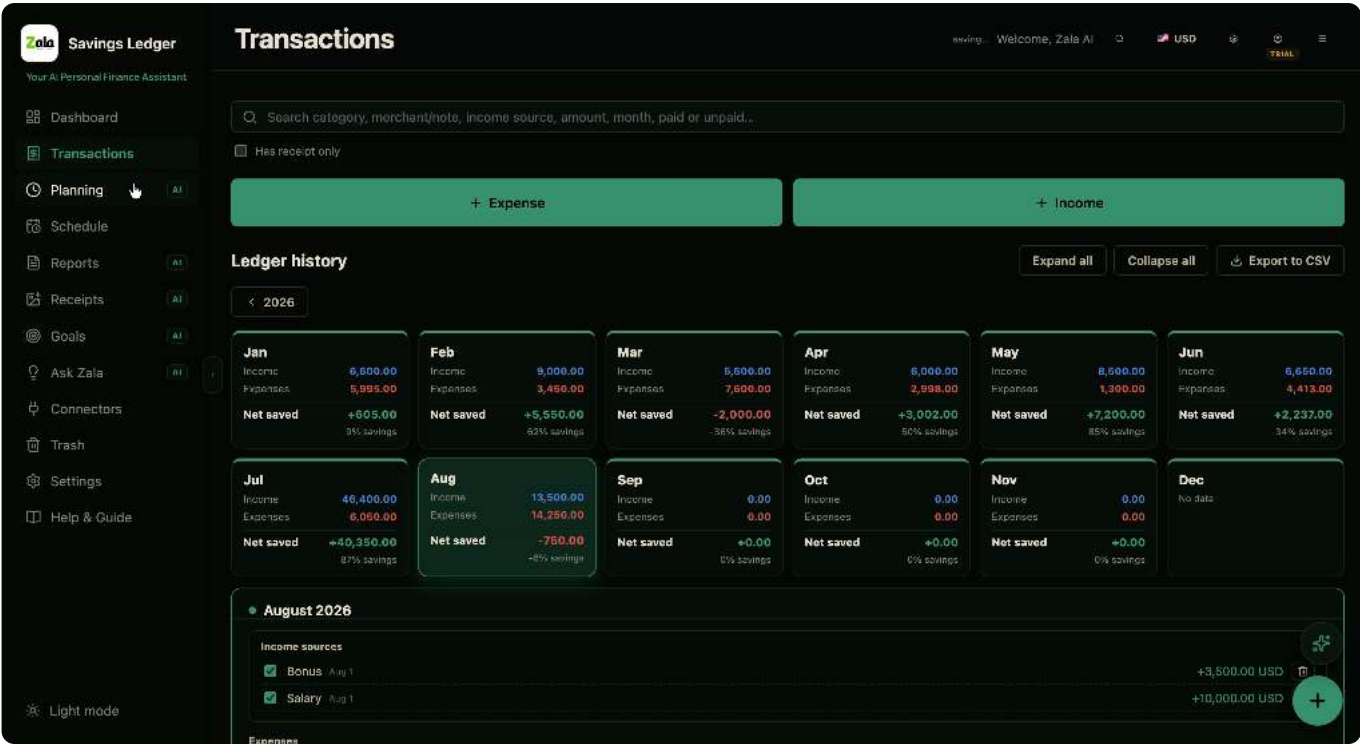




After entering the details, save the new expense so it is recorded in the system.



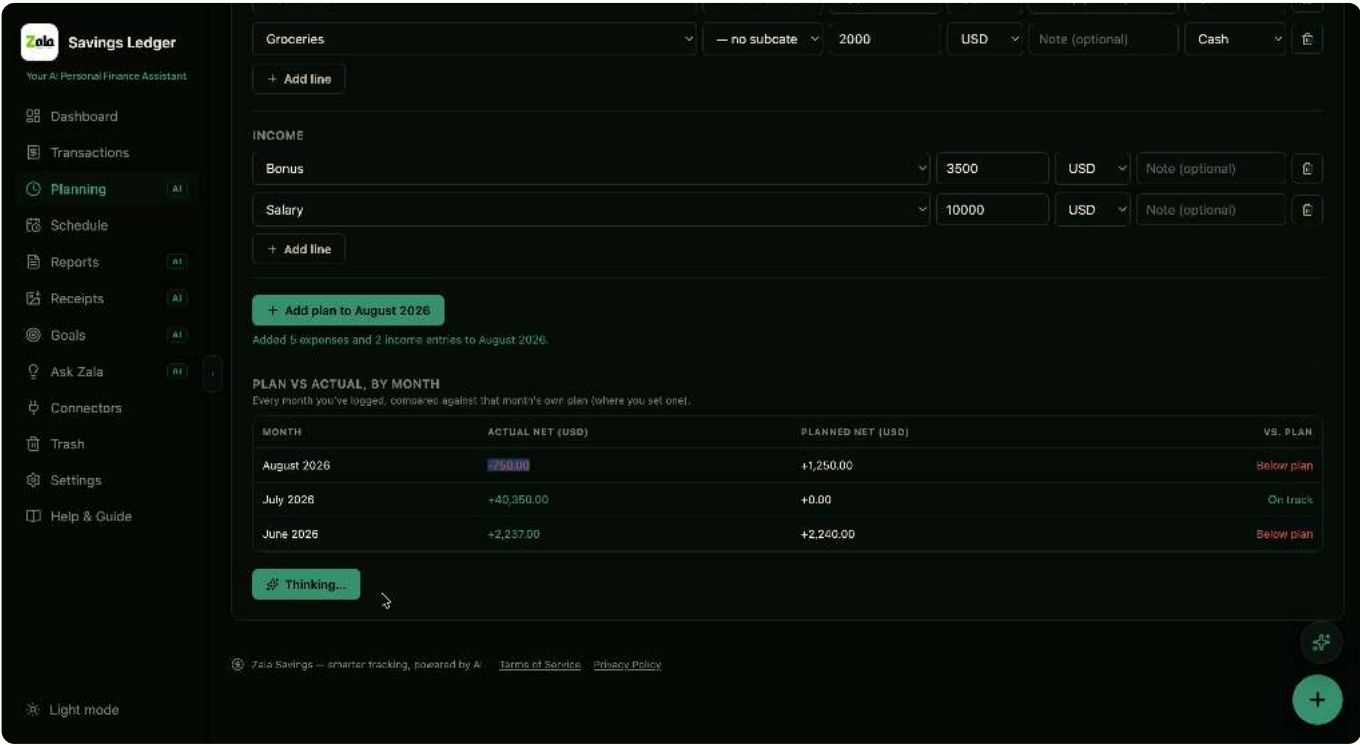
Then return to the Planning tab for the same month.



You will see a warning indicating that you are behind the plan for that month (e.g., "You are behind the plan for August 2026") because your actual spending now exceeds the original plan. In the comparison table, this month will show that the actual spending is higher than the planned amount, helping you analyze where your budget is off and how to adjust future spending.

Step 5: Get AI Suggestions to Improve Your Plan

To further optimize your budget, use the AI suggestions feature in the Planning tab.



Click "Get AI Suggestions" to receive recommendations tailored to your current month's data. The system will analyze your current plan and actuals, and compare them with your historical transactions to suggest how you can create a better plan going forward.



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Light mode

Groceries

no subcate

2000

USD

Note (optional)

Cash

+ Add line

INCOME

Bonus

3500

USD

Note (optional)

Salary

10000

USD

Note (optional)

+ Add line

+ Add plan to August 2026

Added 5 expenses and 2 income entries to August 2026.

PLAN VS ACTUAL, BY MONTH

Every month you've logged, compared against that month's own plan (where you set one).

MONTH	ACTUAL NET (USD)	PLANNED NET (USD)	VS. PLAN
August 2026	-\$750.00	+1,250.00	Below plan
July 2026	+40,350.00	+0.00	On track
June 2026	+2,237.00	+2,240.00	Below plan

Get AI suggestions

Your plan shows a +\$1,250 surplus, but you're actually running -\$750 so far this month — a \$2,000 gap Here's what's driving it and what to do:

- **August spending is already 5.5% over income** The big culprits: a \$5,000 "Final" expense (Aug 1), \$3,000 dining out (Aug 1), and \$2,000 debt payment (Aug 1) all hit at once. These three alone account for \$10,000 of your \$14,250 actual spend. Your plan didn't budget for the \$5,000 "Final" charge or the \$3,000 dining spike, so either update your template to reflect these recurring costs, or flag them as one-time.