

WORKSHEET #6: ABSOLUTE NECESSITIES AND YOUR OPERATING FUND

In a world overrun by zombies, every decision becomes a calculation: How badly do I need to leave the house today? How much do I need to eat to maintain my health? With God-knows-what possibly lumbering down my street, do I dare leave the lights on?

In a Zombie Economy, every decision must be considered a crucial one. There are no “incidentals” and nothing is “disposable.”

It’s time to take a cold, hard look at what you need to survive and what you don’t. This is not a time for self-deception; this is a time for honesty—with yourself, about your present, and for your future.

1. FIRST

Pin down your current absolute necessities. Pull out the bills you set aside earlier, look at your bank records (what you’ve paid out in the past), and fill in the chart below. Take your time (more than one sitting if you need) to get it right.

Expense	Monthly Cost <i>(round up to nearest dollar)</i>
SHELTER	
Mortgage	_____
Rent	_____
Electric	_____
Gas (heat, etc.)	_____
Water	_____
Condo or Homeowners Fee (if not included above)	_____
COMMUNICATIONS	
Phone/Internet	_____

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TRANSPORTATION

Car Payment or Motorcycle, etc. _____
Car Insurance _____
Gasoline _____
Mass Transit _____

OBLIGATIONS

Student Loans _____
Minimum Credit
Card payments (all cards) _____
Alimony _____

FAMILY

Child Care _____
Diapers/Baby Food _____
Child Support _____
School Tuition _____
Pet Food/Care _____

HEALTH

Medicine/Prescriptions _____
Health Insurance Premium _____

*Enter only if you pay this outside of work
(if it is not automatically deducted from your paycheck).*

FOOD

Your Best Guess Will Do _____

*Remember: We're talking about necessities: the minimum you need to get by.
Later, we'll talk about expanding on that.*

OTHER

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_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. NEXT

Total all of those monthly necessities up. Write that figure below.

Absolute Necessities (monthly): _____

CIRCLE AMOUNT and add to list at end of the book.

THE END

Go back to Worksheet #4 (page 27) and find your Average Monthly Income. Write below. Then copy the absolute necessities figure from above, and subtract.

Average Income: _____
 - Absolute Necessities: _____
 = MONTHLY OPERATING FUND: _____

CIRCLE AMOUNT and add to list at end of the book.

NOTE: In Zombie Economics, the difference between your income and your absolute necessities is your Operating Fund. It is not “left-over money” or “pocket money,” and above all, it is not to be called **Disposable Income.**[†]

[†] **Disposable Income** (*noun*): (1) Insidious, destructive term created by those who wish for your money to become theirs. (2) A term that, when used in conversation, may indicate that the user has become infected.

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