

Your Cash Flow

Date:

Name(s):

Step One: Your Income

Wages, salary, tips, commissions, self-employment income	\$
Dividends & Interest from stocks, bonds, mutual funds, Savings accounts, CDs, etc.	\$
Income from rental property	\$
Income from trust accounts	\$
Death benefits from an estate	\$
Alimony	\$
Child support	\$
Social security widows benefits	\$
Other income	
Source:	\$
TOTAL MONTHLY INCOME	\$

Step Two: What You Spend

Taxes	Monthly	Annually
Federal income taxes	\$	\$
State income taxes	\$	\$
Property taxes	\$	\$
Other local taxes	\$	\$
Total Taxes	\$	\$
Housing	Monthly	Annually
Mortgage payments or rent on primary residence		
Mortgage payments on rental/income property	\$	\$
Utilities	\$	\$
Homeowners or renter's insurance	\$	\$
Repairs or home maintenance	\$	\$
Cleaning service	\$	\$
Television cable	\$	\$
Home phone	\$	\$
Cell phones	\$	\$
Landscaping, pool service, snow removal	\$	\$
Internet Service	\$	\$
Condo or association dues	\$	\$
	\$	\$
Total Housing	\$	\$
Auto	Monthly	Annually
Car loan or lease payments	\$	\$
Gas	\$	\$
Car Insurance	\$	\$
Car phone	\$	\$
Repairs or service	\$	\$
Parking	\$	\$
Bridge and highway tolls	\$	\$
Total Auto	\$	\$
Insurance	Monthly	Annually
Life insurance premiums	\$	\$
Disability insurance premiums	\$	\$
Long term care insurance premiums	\$	\$
Liability insurance (umbrella policy)	\$	\$
Total Insurance	\$	\$

Food	Monthly	Annually
Groceries	\$	\$
Food outside of home (restaurants, take-out)	\$	\$
Total Food	\$	\$
Personal Care	Monthly	Annually
Clothing	\$	\$
Cleaning/dry cleaning	\$	\$
Cosmetics	\$	\$
Health club dues and/or personal trainer	\$	\$
Entertainment	\$	\$
Country club dues	\$	\$
Association memberships	\$	\$
Vacations	\$	\$
Hobbies	\$	\$
Education	\$	\$
Magazines	\$	\$
Gifts	\$	\$
Total Personal Care	\$	\$
Medical	Monthly	Annually
Health care insurance premiums (you pay)	\$	\$
Co-payments for doctor and dentist services	\$	\$
Prescriptions	\$	\$
Total Medical	\$	\$
Miscellaneous	Monthly	Annually
Credit card expenses (annual fees & interest)	\$	\$
Other loan/credit line payments	\$	\$
Alimony and/or child support (that you pay)	\$	\$
Other:		
Total Miscellaneous Expenses	\$	\$
TOTAL EXPENSES	\$	\$
Fudge Factor (Depending on how sure you are of your expenses, increase your total expenses by 5% to 10%.)	\$	\$
Total Income	\$	\$
Minus		
Total Expenses	\$	\$
Net Cash Flow	\$	\$

