

## **Cash Flow Worksheet**

**Monthly Income.** Enter your net (after taxes) income from all sources. For income received infrequently, such as bonuses or tax returns, calculate the annual income, then divide by 12 to find the monthly amount.

Income Source	You	Your Spouse
Job		
Part-time job		
Rental/room & board received		
Commissions/bonuses		
Tax refunds		
Investment income		
Government benefits		
Unemployment insurance		
Child support/alimony		
Support from family/friends		
Other		
Other		
Total Monthly Income		

**Monthly Expenses.** Since many expenses are variable, such as utilities and groceries, it is important to average these expenses. Other expenses are periodic (such as insurance or vehicle registration). Again, calculate the annual amount and divide by 12.

Category	Expense	Average Per Month	Goal Per Month
	Rent/Mortgage		
HOUSING	2nd Mortgage/Equity Line		
	Homeowner's/Renter's Insurance		
	Condo Fees/HOA Dues		
	Home Maintenance		
	Gas/Electric		
	Water/Sewer/Garbage		
	Telephone		
	Groceries/Household Items		
FOOD	At Work/School		
INSURANCE	Health/Dental/Vision		
(Exclude payroll deducted amounts)	Life/Disability		
	Doctor/Chiropractor		
MEDICAL CARE	Optometrist/Lenses		
(Exclude payroll deducted amounts)	Dentist/Orthodontist		
	Prescriptions		
	Car Payment #1		
	Car Payment #2		
	Auto Insurance		
TRANSPORTATION (Exclude payroll deducted amounts)	Registration		
	Gasoline/Oil		
	Maintenance/Repairs		
	Public Transportation/Tolls/Parking		
CHILD CARE	Daycare		
(Exclude payroll deducted amounts)	Child Support/Alimony		
	Emergency		
SAVINGS	Goals		
	Prior Year		
INCOME TAXES	Estimated Tax Payments (Self-Employed)		
UNSECURED DEBT	Loan payment		
	Credit Card #1		
	Credit Card #2		
	Credit Card #3		
	Credit Card #4		

Cosmetics/Manicure	Category	Expense	Average Per Month	Goal Per Month
Cosmetics/ManicureImage: Cosmetics/ManicureCable/SatelliteImage: Compets/TheaterMovies/Concerts/TheaterImage: Compets/TheaterBooks/MagazinesImage: Compets/TheaterDohages/Videos/DVDImage: Compets/TheaterDining OutImage: Compets/TheaterVacation/TravelImage: Compets/TheaterBanking FeesImage: Compets/TheaterLaundryImage: Compets/TheaterInternet ServiceImage: Compets/TheaterPet CareImage: Compets/TheaterGits for Holidays/BirthdaysImage: Compets/TheaterCall Phone/PagerImage: Compets/TheaterInternet ServiceImage: Compets/TheaterGits for Holidays/BirthdaysImage: Compets/TheaterCall Phone/PagerImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterCall Phone/PagerImage: Compets/TheaterContributions to Church/CharityImage: Compets/TheaterOtherImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterContributions to Church/CharityImage: Compets/TheaterOtherImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterInternet ServiceImage: Compets/TheaterI	PERSONAL	Beauty/Barber		
Cable/Satellite     Movies/Concerts/Theater     Books/Magazines     CD/Tapes/Videos/DVD     Dining Out     Sports/Hobbies     Vacation/Travel     Banking Fees     Laundry     Union Dues     Internet Service     Pet Care     Gifts for Holidays/Birthdays     Cell Phone/Pager     Postage     Other     Other     Other     Other     Other     Other     Other     Other		Clothing/Jewelry		
Movies/Concerts/Theater      Internation      Internation        Books/Magazines      Internation      Internation        CD/Tapes/Videos/DVD      Internation      Internation        Dining Out      Internation      Internation        Sports/Hobbies      Internation      Internation        Vacation/Travel      Internation      Internation        Banking Fees      Internation      Internation        Internation      Internation      Internation		Cosmetics/Manicure		
Books/MagazinesInternetCD/Tapes/Videos/DVDInternetDining OutInternetSports/HobbiesInternetVacation/TravelInternetBanking FeesInternetLaundryInternetInternet ServiceInternetPet CareInternetGifts for Holidays/BirthdaysInternetCell Phone/PagerInternetContributions to Church/CharityInternetOtherInter	ENTERTAINMENT	Cable/Satellite		
NTERTAINMENT  CD/Tapes/Videos/DVD  Ining Out    Dining Out  Ining Out    Sports/Hobbies  Ining    Vacation/Travel  Ining    Banking Fees  Ining    Laundry  Ining    Internet Service  Ining    Pet Care  Ining    Gifts for Holidays/Birthdays  Ining    Cell Phone/Pager  Ining    Postage  Ining    Other  Ining		Movies/Concerts/Theater		
Dining Out      Image: March of the sector of the s		Books/Magazines		
Sports/Hobbies      Index        Vacation/Travel      Index        Banking Fees      Index        Laundry      Index        Information      Index        Information      Index        Internet Service      Index        Pet Care      Index        Gifts for Holidays/Birthdays      Index        Cell Phone/Pager      Index        Postage      Index        Other      Index		CD/Tapes/Videos/DVD		
Vacation/Travel      Image: Construction of the service      Image: Construction of the service        Internet Service      Image: Construction of the service      Image: Construction of the service        Pet Care      Image: Construction of the service      Image: Construction of the service        Gifts for Holidays/Birthdays      Image: Construction of the service      Image: Construction of the service        Cell Phone/Pager      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service      Image: Construction of the service        Other      Image: Construction of the service		Dining Out		
Banking Fees      Image: Construct of the set of the		Sports/Hobbies		
Laundry    Internet      Union Dues    Internet Service      Internet Service    Internet      Pet Care    Internet      Gifts for Holidays/Birthdays    Internet      Cell Phone/Pager    Internet      Postage    Internet      Cigarettes/Alcohol    Internet      Contributions to Church/Charity    Internet      Other    Internet      Internet    Internet		Vacation/Travel		
Union Dues    Internet Service      Internet Service    Internet Service      Pet Care    Internet Service      Gifts for Holidays/Birthdays    Internet Service      Gifts for Holidays/Birthdays    Internet Service      Cell Phone/Pager    Internet Service      Postage    Internet Service      Colgarettes/Alcohol    Internet Service      Contributions to Church/Charity    Internet Service      Other    Inte		Banking Fees		
Internet Service      Internet Service        Pet Care      Internet Service        Gifts for Holidays/Birthdays      Internet Service        Gifts for Holidays/Birthdays      Internet Service        Cell Phone/Pager      Internet Service        Postage      Internet Service        Cigarettes/Alcohol      Internet Service        Contributions to Church/Charity      Internet Service        Other		Laundry		
Pet Care      Instant      Pet Care        Gifts for Holidays/Birthdays      Instant      Instant        Cell Phone/Pager      Instant      Instant        Postage      Instant      Instant        Cigarettes/Alcohol      Instant      Instant        Contributions to Church/Charity      Instant      Instant        Other		Union Dues		
Gifts for Holidays/Birthdays    Image      Cell Phone/Pager    Image      Postage    Image      Cigarettes/Alcohol    Image      Contributions to Church/Charity    Image      Other    Image <tr< td=""><td></td><td>Internet Service</td><td></td><td></td></tr<>		Internet Service		
Cell Phone/Pager    International State      Postage    International State      Cigarettes/Alcohol    International State      Contributions to Church/Charity    International State      Other		Pet Care		
Postage      Image        Cigarettes/Alcohol      Image        Contributions to Church/Charity      Image        Other      Image <td></td> <td>Gifts for Holidays/Birthdays</td> <td></td> <td></td>		Gifts for Holidays/Birthdays		
ISCELLANEOUS    Cigarettes/Alcohol    Intertes/Alcohol      Contributions to Church/Charity    Intertes/Alcohol    Intertes/Alcohol      Other    Intertes/Alcohol    Intertes/Alcohol      Othe		Cell Phone/Pager		
ISCELLANEOUS    Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Other    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Other    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Other    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity    Image: Contributions to Church/Charity      Other    Image: Contributions to Church/Charity		Postage		
Contributions to Church/CharityContributions to Church/CharityOtherConterOth		Cigarettes/Alcohol		
OtherImage: Constraint of the constraint	WISCELLANEOUS	Contributions to Church/Charity		
OtherImage: Constraint of the constraint		Other		
OtherImage: Constraint of the sector of the sec		Other		
OtherImage: Constraint of the state of the st		Other		
Other  Image: Constraint of the const		Other		
Other Other		Other		
Other		Other		
		Other		
tal Monthly Expenses (include totals from the previous page)		Other		
San montany Expenses (mondo totalo nom mo provido pago)	Total Monthly Expenses (ir	nclude totals from the previous page)		

**Bottom Line.** Once you have determined the total of your take-home pay and expenses you are ready to determine your bottom line. Subtract the total of all expenses including debt payments from your net income. If the result is a positive number, you can add the extra money to your savings to reach your goals sooner. If your expenses exceed your income, you'll need to make some adjustments to bring your finances back into balance.

Total Monthly Income	Total Monthly Expenses	Balance
	-	=