

# Cash Flow *Worksheet*

Live *your* dream.

## MONTHLY INCOME (after all taxes/deductions)

Income/salary from all sources	_____	
Investment income	_____	
Other income	_____	
<b>Total</b>		

## MONTHLY EXPENSES

<p><b>Housing</b></p> <p>Mortgage/Rent _____</p> <p>Association Dues _____</p> <p>Landscaping _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>	<p><b>Food</b></p> <p>Groceries _____</p> <p>Dining Out _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>
<p><b>Utilities</b></p> <p>Laundry _____</p> <p>Gas/electricity _____</p> <p>Water _____</p> <p>Garbage _____</p> <p>Phone (inc. long distance) _____</p> <p>Internet access _____</p> <p>Cell phone _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>	<p><b>Auto/Transportation</b></p> <p>Public transit _____</p> <p>Car loan/lease _____</p> <p>Car insurance _____</p> <p>Maintenance _____</p> <p>Parking _____</p> <p>Gas _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>
<p><b>Insurance</b></p> <p>Homeowners/Renters _____</p> <p>Health/Medical _____</p> <p>Disability _____</p> <p>Life _____</p> <p>Dental _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>	<p><b>Loan/Line of Credit</b></p> <p>Credit Card _____</p> <p>Home Equity Loan/Line _____</p> <p>Personal Loan/Line _____</p> <p>Education Loans _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>
<p><b>Personal Care</b></p> <p>Toiletries _____</p> <p>Cosmetics _____</p> <p>Pharmacy _____</p> <p>Health Club _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>	<p><b>Entertainment</b></p> <p>Movies _____</p> <p>Vacation _____</p> <p>Parties _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>
<p><b>Clothing</b></p> <p>New clothes _____</p> <p>Dry cleaning _____</p> <p>Other _____</p> <p style="text-align: right;"><b>Total</b></p>	<p><b>Miscellaneous</b></p> <p>Gifts _____</p> <p>Other (e.g. subscriptions) _____</p> <p style="text-align: right;"><b>Total</b></p>

Total Monthly Income	
- Total Monthly Expenses	
= Net Cash Flow	