

Name \_\_\_\_\_

Date \_\_\_\_\_

# Personal Cash Flow Worksheet

Record each expense on either a monthly or annual basis.

Approximate monthly amount available to fund and protect your goals: \_\_\_\_\_

Income	Money in	Monthly	Annually
	Income (gross) (net)		
	Dividends, interest, capital gains		
	Social Security		
	Pension		
	Other income		

Total Annual Money in: \_\_\_\_\_

Share		Monthly	Annually
	Church		
	Charitable contributions		

Total Annual Contributions: \_\_\_\_\_

Save		Monthly	Annually
	Emergency savings		
	Retirement savings		
	Other savings		

Total Annual Savings: \_\_\_\_\_

Spend	Housing and Maintenance	Monthly	Annually
	Mortgage/rent		
	Home equity loan/line of credit payments		
	Property taxes		
	Homeowners/renters insurance		
	Utilities (gas, electric, sewer, etc.)		
	Maintenance/repair/association fees		
	Furniture, decorations, lawn, etc.		

Total Annual Housing and Maintenance: \_\_\_\_\_

	Transportation	Monthly	Annually
	Loan/lease payments		
	Auto insurance premiums		
	Auto registration/taxes		
	Gas/maintenance		
	Public transportation/parking		

Total Annual Transportation: \_\_\_\_\_

Spend	Health Care	Monthly	Annually
	Medical insurance premiums (e.g., payroll deductions)		
	Health Savings Account (HSA), Flexible Spending Account (FSA)		
	Co-pay/out of pocket		
	Prescriptions		
			Total Annual Medical: _____
	Other Expenses	Monthly	Annually
	Income taxes (paid prior year) – Federal:		
	– State:		
	Student loan payments		
	Credit card payments		
	Insurance premiums		
	Food/groceries		
	Phone/television/Internet		
	Children (e.g., support, daycare, activities)		
	Clothing/personal care		
	Education		
	Financial planning/legal/tax accounting fees		
	Pets		
	Vacations/travel		
	Gifts/holidays		
	Entertainment/dining out		
	Subscriptions/memberships/dues		
	Other:		
			Total Annual Other: _____
			<b>Total Money In - Total Money Out=</b> _____

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