

Cash Flow Worksheet:

Actual Monthly Income	
Income 1	
Income 2	
Extra income	
Total monthly income	

1. Fixed Monthly Expenses	
Mortgage or rent	
Bank Loans	
Lease Payments	
Credit Card Debt	
Media (Newspaper, NetFlix, etc.)	
Dues/Fees	
Homeowner's Insurance	
Automobile Insurance	
Life Insurance	
Cable/Internet	
Other	
Subtotal	

2. Variable Fixed Expenses	
Groceries	
Heat	
Electricity	
Telephone/Cellular	
Water & Sewer	
Automobile Gas & Oil	
Maintenance	
Personal Care	
Medical/Dental/RX	
Other	
Subtotal	

3. Fixed Budget Items	
(Items paid other than monthly, converted to monthly amount)	
Real Estate Taxes	
Estimated Income Taxes	
Basic Clothing	
Trash/Garbage Collection	
Other	
Subtotal	

4a. Discretionary Expenses	
(Monthly Items)	
Offerings/Contributions	
Cash Allowances	
Savings/Investment	
Dining Out	
Recreation	
Education	
Other	
Subtotal	

4b. Discretionary Expenses	
(Items paid other than monthly, converted to monthly amount)	
Vacation	
Gifts (Birthday/Christmas)	
Discretionary Clothing	
Other	
Subtotal	

Cash Flow Analysis:

Total Expenses (Total of all "Subtotal" Amounts)	
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Income vs. Expenses	
Total Income	
Less Total Expenses	
Surplus (Deficit)	