

DETERMINING YOUR MONTHLY CASH FLOW

Name(s) _____ Date _____

MONTHLY INCOME	AMOUNT
Salary	_____
Bonuses	_____
Commissions	_____
Gratuities	_____
Royalties	_____
Part-Time Employment	_____
Self-Employed Income	_____
Interest from Investments	_____
Dividends from Investments	_____
Alimony	_____
Child Support	_____
Unemployment Compensation	_____
Disability	_____
Trust Income	_____
Worker's Compensation	_____
Social Security	_____
Income from Retirement Plans	_____
TOTAL MONTHLY INCOME	_____

MONTHLY EXPENSES	AMOUNT
Mortgage/Rent	_____
Groceries	_____
Electricity	_____
Water	_____
Telephone	_____
Other Utilities	_____
Auto Payments	_____
Auto-Related Expenses	_____

Life Insurance	_____
Health Insurance	_____
Homeowner's Insurance	_____
Auto Insurance	_____
Other Insurance	_____
Credit Card Payments	_____
Other Loan Payments	_____
Education	_____
Child Care	_____
Clothing	_____
Personal Grooming	_____
Cable Television	_____
Entertainment	_____
Gifts (Non-Charitable)	_____
Charitable Giving (includes church)	_____
Laundry	_____
Alimony	_____
Child Support	_____
Contributions to Savings	_____
Contributions to Taxable Investments	_____
Contributions to Retirement Plans	_____
Miscellaneous	_____
Federal Income Taxes	_____
State Income Taxes	_____
Municipal Taxes	_____
Property Taxes	_____
Other Taxes	_____
Other Expenses	_____
TOTAL MONTHLY EXPENSES	_____

$$\begin{array}{r}
 \text{_____} \\
 \textit{Total Monthly Income}
 \end{array}
 \text{ subtract }
 \begin{array}{r}
 \text{_____} \\
 \textit{Total Monthly Expenses}
 \end{array}
 =
 \begin{array}{r}
 \text{_____} \\
 \textit{Monthly Surplus}
 \end{array}$$