

## Monthly Cash Flow Plan

BUDGETED ITEM	SUB TOTAL	TOTAL	ACTUALLY SPENT	% OF TAKE HOME PAY
<b>CHARITABLE GIFTS</b>	_____		_____	_____
<b>SAVING</b>				
Emergency Fund	_____		_____	
Retirement Fund	_____		_____	
College Fund	_____	_____	_____	_____
<b>HOUSING</b>				
First Mortgage	_____		_____	
Second Mortgage	_____		_____	
Real Estate Taxes	_____		_____	
Homeowner's Ins.	_____		_____	
Repairs or Mn. Fee	_____		_____	
Replace Furniture	_____		_____	
Other _____	_____	_____	_____	_____
<b>UTILITIES</b>				
Electricity	_____		_____	
Water	_____		_____	
Gas	_____		_____	
Phone	_____		_____	
Trash	_____		_____	
Cable	_____	_____	_____	_____
<b>*FOOD</b>				
*Groceries	_____		_____	
*Restaurants	_____	_____	_____	_____
<b>TRANSPORTATION</b>				
Car Payment	_____		_____	
Car Payment	_____		_____	
*Gas and Oil	_____		_____	
*Repairs and Tires	_____		_____	
Car Insurance	_____		_____	
License and Taxes	_____		_____	
Car Replacement	_____	_____	_____	_____
<b>PAGE 1 TOTAL</b>		_____	_____	

## Monthly Cash Flow Plan (Continued)

BUDGETED ITEM	SUB TOTAL	TOTAL	ACTUALLY SPENT	% OF TAKE HOME PAY
<b>*CLOTHING</b>				
*Children	_____		_____	
*Adults	_____		_____	
*Cleaning/Laundry	_____	_____	_____	_____
<b>MEDICAL/HEALTH</b>				
Disability Insurance	_____		_____	
Health Insurance	_____		_____	
Doctor Bills	_____		_____	
Dentist	_____		_____	
Optometrist	_____		_____	
Medications	_____	_____	_____	_____
<b>PERSONAL</b>				
Life Insurance	_____		_____	
Child Care	_____		_____	
*Baby Sitter	_____		_____	
*Toiletries	_____		_____	
*Cosmetics	_____		_____	
*Hair Care	_____		_____	
Education/Adult	_____		_____	
School Tuition	_____		_____	
School Supplies	_____		_____	
Child Support	_____		_____	
Alimony	_____		_____	
Subscriptions	_____		_____	
Organization Dues	_____		_____	
Gifts (incl. Christmas)	_____		_____	
Miscellaneous	_____		_____	
*Blow Money	_____	_____	_____	_____
<b>PAGE 2 TOTAL</b>		_____	_____	

## Monthly Cash Flow Plan (Continued)

BUDGETED ITEM	SUB TOTAL	TOTAL	ACTUALLY SPENT	% OF TAKE HOME PAY
<b>RECREATION</b>				
*Entertainment	_____		_____	
Vacation	_____	_____	_____	_____
<b>DEBTS (Hopefully None)</b>				
Visa 1	_____		_____	
Visa 2	_____		_____	
Master Card 1	_____		_____	
Master Card 2	_____		_____	
American Express	_____		_____	
Discover Card	_____		_____	
Gas Card 1	_____		_____	
Gas Card 2	_____		_____	
Dept. Store Card 1	_____		_____	
Dept. Store Card 2	_____		_____	
Finance Co. 1	_____		_____	
Finance Co. 2	_____		_____	
Credit Line	_____		_____	
Student Loan 1	_____		_____	
Student Loan 2	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____	_____	_____	_____
<b>PAGE 3 TOTAL</b>		_____	_____	
<b>PAGE 2 TOTAL</b>		_____	_____	
<b>PAGE 1 TOTAL</b>		_____	_____	
<b>GRAND TOTAL</b>		_____	_____	
<b>TOTAL HOUSEHOLD INCOME</b>		_____		
		ZERO		