

Cash Flow

INCOME	MONTHLY	ANNUAL
Salary	\$	\$
Overtime income	\$	\$
Details/of-duty income	\$	\$
Rental income	\$	\$
Interest income	\$	\$
Dividend income	\$	\$
Pension income	\$	\$
Social Security income	\$	\$
TOTAL INCOME	\$	

FIXED EXPENSES	MONTHLY	ANNUAL
Mortgage or rent	\$	\$
2nd Home Mortgage	\$	\$
Auto Loan #1	\$	\$
Auto Loan #2	\$	\$
Educational loans	\$	\$
Personal loans	\$	\$
Credit cards	\$	\$
Life insurance	\$	\$
Disability insurance	\$	\$
Medical insurance	\$	\$
Long-term care insurance	\$	\$
Homeowner's insurance	\$	\$
Automobile insurance	\$	\$
Umbrella liability insurance	\$	\$
Federal income taxes	\$	\$
State income taxes	\$	\$
FICA	\$	\$
Property taxes	\$	\$
Other taxes	\$	\$
Savings (regularly)	\$	\$
Investments (regularly)	\$	\$
Retirement plan contributions	\$	\$
TOTAL FIXED EXPENSES	\$	\$

VARIABLE EXPENSES	MONTHLY	ANNUAL
Phone	\$	\$
Water/Sewer	\$	\$
Electricity	\$	\$
Propane/Gas/Heating Oil	\$	\$
Cable TV/Internet	\$	\$
Home repairs and maintenance	\$	\$
Home improvements	\$	\$
Clothing/Uniforms	\$	\$
Groceries	\$	\$
Laundry/Dry Cleaning	\$	\$
Child care	\$	\$
Personal care	\$	\$
Auto gas	\$	\$
Auto repairs and maintenance	\$	\$
Other transportation	\$	\$
Education expenses	\$	\$
Entertainment/Dining	\$	\$
Recreation/Travel	\$	\$
Club/Association dues	\$	\$
Hobbies	\$	\$
Gifts/Donations	\$	\$
Medical expenses (not covered)	\$	\$
Dental expenses (not covered)	\$	\$
Miscellaneous	\$	\$
TOTAL VARIABLE EXPENSES	\$	\$

CASH FLOW	MONTHLY	ANNUAL
TOTAL INCOME	\$	\$
LESS		
TOTAL FIXED EXPENSES	\$	\$
TOTAL VARIABLE EXPENSES	\$	\$
NET INCOME	\$	