

# Cash flow worksheet

## Income

### Earnings/income per month

Salary #1 (net take-home)	\$ _____
Salary #2 (net take-home)	\$ _____
Other (less taxes)	\$ _____
Other (less taxes)	\$ _____

**Total monthly income** \$ \_\_\_\_\_

## Recurring expenses

### Expenses per month

### Monthly

#### 1. Giving

Church (tithe)	\$ _____
Other contributions	\$ _____

#### 2. Auto/transportation

Car payment	\$ _____
Car payment	\$ _____
Public transportation/ parking	\$ _____
Fuel	\$ _____

#### 3. Housing

Mortgage/rent payment	\$ _____
Second mortgage/ home equity	\$ _____
Utilities:	
Gas/electric	\$ _____
Water	\$ _____
Trash	\$ _____
Cell phone/telephone	\$ _____
Internet	\$ _____
Cable TV	\$ _____
Other	\$ _____

#### 4. Pleasure/leisure

Eating out	\$ _____
Movies/events/entertainment	\$ _____
Fitness/sports	\$ _____
Hobbies	\$ _____
Media rental/expense	\$ _____
Other	\$ _____

### Expenses per month

### Monthly

#### 5. Insurance

Auto	\$ _____
Homeowner's/renter's	\$ _____
Life	\$ _____
Medical/dental	\$ _____
Other	\$ _____

#### 6. Health care/hygiene

Medical/dental/vision	\$ _____
Prescriptions	\$ _____
Cosmetics	\$ _____
Haircuts	\$ _____
Other	\$ _____

#### 7. Personal

Groceries	\$ _____
Laundry/dry cleaning	\$ _____
Subscriptions	\$ _____
Childcare/daycare	\$ _____
Personal technology	\$ _____
Counseling	\$ _____
Professional dues	\$ _____
Other	\$ _____

#### 8. Education

Tuition/fees	\$ _____
Extra-curricular activities	\$ _____
Student loans	\$ _____

#### 9. Consumer debt obligations

Credit card	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Personal loans	\$ _____
Other	\$ _____

**Total recurring expenses** \$ \_\_\_\_\_

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## Intermittent expenses

### Intermittent expenses

### Annual

#### 1. Giving

Charitable \$ \_\_\_\_\_  
 Gifts/presents \$ \_\_\_\_\_  
 Other gifting \$ \_\_\_\_\_

#### 2. Auto

Car repair/maintenance \$ \_\_\_\_\_  
 Car replacement \$ \_\_\_\_\_  
 Car insurance \$ \_\_\_\_\_  
 Car registration \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

#### 3. Home

Home repair/maintenance \$ \_\_\_\_\_  
 Home improvements \$ \_\_\_\_\_  
 Real estate taxes \$ \_\_\_\_\_  
 Furniture replacement \$ \_\_\_\_\_  
 Home technology replacement \$ \_\_\_\_\_  
 Home appliance replacement \$ \_\_\_\_\_  
 Pet expense \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

#### 4. Pleasure/leisure

Sports \$ \_\_\_\_\_  
 Hobbies \$ \_\_\_\_\_  
 Entertainment \$ \_\_\_\_\_  
 Travel \$ \_\_\_\_\_  
 Vacation \$ \_\_\_\_\_  
 Subscriptions \$ \_\_\_\_\_

### Intermittent expenses

### Annual

#### 5. Insurance

Life insurance \$ \_\_\_\_\_  
 Homeowner's/renter's \$ \_\_\_\_\_  
 Disability \$ \_\_\_\_\_  
 Long-term care \$ \_\_\_\_\_  
 Umbrella (liability) \$ \_\_\_\_\_

#### 6. Health

Medical/dental/vision \$ \_\_\_\_\_  
 HSA contributions \$ \_\_\_\_\_  
 Prescriptions \$ \_\_\_\_\_

#### 7. Personal

Adult clothing \$ \_\_\_\_\_  
 Children's clothing \$ \_\_\_\_\_  
 Childcare/daycare \$ \_\_\_\_\_  
 Income tax estimates \$ \_\_\_\_\_  
 Professional services \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

#### 8. Education

Tuition/fees \$ \_\_\_\_\_  
 529 or other contributions \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**Total annual intermittent savings** \$ \_\_\_\_\_

