



Cash Flow Analysis

I Savings		Monthly Amount
Savings Accounts	\$	
Retirement Accounts	\$	
Individual Investments	\$	
Other	\$	
Other	\$	
Total Savings	\$	
II Debt Payments		
Mortgage	\$	
Mortgage	\$	
Bank Loans	\$	
Car Lease/Loan	\$	
Credit Cards	\$	
Other Loans	\$	
Total Debt Payments	\$	
III Fixed Expenses		
Home		
Real Estate Taxes	\$	
Maintenance Fees	\$	
Taxes		
Federal Income	\$	
State Income	\$	
Local Income	\$	
Social Security	\$	
Medicare/Health	\$	
Real Estate	\$	
Other	\$	
Insurance		
Home/Rental Insurance	\$	
Disability Insurance	\$	
Health Insurance	\$	
Life Insurance	\$	
Automobile Insurance	\$	
Other	\$	
Miscellaneous		
Dues, Licenses, Fees	\$	
Other	\$	
Total Fixed Expenses	\$	
IV Variable/Fixed Expenses		
Bills		
Home Telephone	\$	
Cellular Telephone	\$	
Electricity	\$	
Garbage/Recycling	\$	
Water/Sewage	\$	

Variable/Fixed Expenses (continued)		
Heating Gas/Oil	\$	
Childcare	\$	
Doctors/Prescriptions	\$	
Pet Foods/Supplies	\$	
Transportation		
Gas/Oil	\$	
Tolls	\$	
Parking	\$	
Maintenance/Repairs	\$	
Education		
Tuition	\$	
Books	\$	
Food		
Groceries	\$	
Dining	\$	
Miscellaneous		
Basic Clothing	\$	
Other	\$	
Other	\$	
Total Variable/Fixed Expenses	\$	
V Discretionary Expenses		
Personal Care		
Health Club	\$	
Beauty	\$	
Leisure		
Vacation	\$	
Entertainment	\$	
Newspapers/Periodicals	\$	
Miscellaneous		
Discretionary Clothing	\$	
Charitable Contributions	\$	
Household	\$	
Incidentals	\$	
Gifts	\$	
Other	\$	
Total Discretionary Expenses	\$	
Total Monthly Outlay		
I Savings	\$	
II Debt Payments	\$	
III Fixed Expenses	\$	
IV Variable/Fixed Expenses	\$	
V Discretionary Expenses	\$	
TOTAL	\$	