

Monthly cash flow worksheet



MONTHLY INCOME

| | |
|-----------------------------|-----------------|
| Salary, wages, tips | \$ _____ |
| Alimony, child support | \$ _____ |
| Social Security benefits | \$ _____ |
| Other income | \$ _____ |
| Total monthly income | \$ _____ |

INSURANCE

| | |
|-----------------------------|-----------------|
| Life insurance | \$ _____ |
| Disability insurance | \$ _____ |
| Homeowner/renter insurance | \$ _____ |
| Auto insurance | \$ _____ |
| Health insurance | \$ _____ |
| Identity theft | \$ _____ |
| Long-term care | \$ _____ |
| Social Security benefits | \$ _____ |
| Pensions | \$ _____ |
| Other insurance | \$ _____ |
| Total insurance cost | \$ _____ |

COST OF LIVING

| | |
|--|----------|
| Mortgage payment or rent | \$ _____ |
| Household maintenance | \$ _____ |
| Utilities (gas, water, electric, phone/mobile) | \$ _____ |
| Child care | \$ _____ |
| Car payment | \$ _____ |
| Transportation or car (gas, oil, maintenance) | \$ _____ |
| Food | \$ _____ |
| Clothing/dry cleaning | \$ _____ |
| Furnishings | \$ _____ |
| Personal care | \$ _____ |

TAXES

| | |
|------------------------|-----------------|
| Federal income taxes | \$ _____ |
| State income taxes | \$ _____ |
| FICA (Social Security) | \$ _____ |
| Local income taxes | \$ _____ |
| Other taxes | \$ _____ |
| Total taxes | \$ _____ |

SAVINGS/INVESTMENTS

| | |
|-----------------------------------|-----------------|
| Emergency fund | \$ _____ |
| Savings account | \$ _____ |
| Education fund | \$ _____ |
| 401(k) | \$ _____ |
| IRA(s) | \$ _____ |
| Total Savings/ investments | \$ _____ |

| | |
|---------------------------|-----------------|
| Health care | \$ _____ |
| Education/tuition | \$ _____ |
| Debt/installment payments | \$ _____ |
| Entertainment/vacation | \$ _____ |
| Charity/community giving | \$ _____ |
| Other expenses | \$ _____ |
| Total living costs | \$ _____ |

Total income \$ _____
 – Total expenses \$ _____
 Balance \$ _____