



Date _____

Name _____

PERSONAL CASH FLOW WORKSHEET

Record each expense on either a monthly or annual basis.

Approximate monthly amount available to fund and protect your goals: _____

INCOME	Money in	Monthly	Annually
	Income (gross) (net)		
	Dividends, interest, capital gains		
	Social Security		
	Pension		
	Other income		

TOTAL ANNUAL MONEY IN: _____

SHARE		Monthly	Annually
	Church		
	Charitable Contributions		

TOTAL ANNUAL CONTRIBUTIONS: _____

SAVE		Monthly	Annually
	Emergency Savings		
	Retirement Savings		
	Other Savings		

TOTAL ANNUAL SAVINGS: _____

SPEND	Housing and Maintenance	Monthly	Annually
	Mortgage/rent		
	Home equity loan/line of credit payments		
	Property Taxes		
	Homeowners/renters insurance		
	Utilities (gas, electric, sewer, etc)		
	Maintenance/repair/association fees		
	Furniture/decorations/lawn, etc		

TOTAL ANNUAL HOUSING AND MAINTENANCE: _____

SPEND	Transportation	Monthly	Annually
	Loan/lease payments		
	Auto insurance premiums		
	Auto registrations/taxes		
	Gas/maintenance		
	Public transportation		

TOTAL ANNUAL TRANSPORTATION: _____

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SPEND

Healthcare	Monthly	Annually
Medical Insurance premiums (e.g. payroll deductions)		
Health Savings Account (HSA), Flexible Spending Account (FSA)		
Co-Pay/Out-of-Pocket		
Prescriptions		
Other income		

TOTAL ANNUAL MEDICAL _____

Other Expenses	Monthly	Annually
Income Taxes (paid prior year) Federal:		
State:		
Student loan payments		
Credit card payments		
Insurance Premiums		
Food/Groceries		
Phone/Television/Internet		
Children (e.g. daycare, support, activities)		
Clothing/Personal care		
Education		
Financial planning/Legal/Tax accounting fees		
Pets		
Vacation/Travel		
Gifts/Holidays		
Other:		

TOTAL ANNUAL OTHER EXPENSES _____

TOTAL MONEY IN - MONEY OUT _____

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