



MONTHLY CASH FLOW WORKSHEET

The _____ household

Prepared for the month of _____, _____
Month Year

HOUSING

	Monthly Expense	% of Category	
Mortgage/Rent	_____	_____	SUBTOTAL <input type="text"/>
Mortgage Interest	_____	_____	
Real Estate Taxes	_____	_____	CATEGORY % <input type="text"/>

UTILITIES

	Monthly Expense	% of Category	
Gas	_____	_____	SUBTOTAL <input type="text"/>
Electricity	_____	_____	
Water	_____	_____	CATEGORY % <input type="text"/>
Trash	_____	_____	
Cell Phone	_____	_____	SUBTOTAL <input type="text"/>
Phone/Internet/Cable	_____	_____	
Streaming TV (Netflix/Hulu)	_____	_____	CATEGORY % <input type="text"/>

TRANSPORTATION

	Monthly Expense	% of Category	
Auto Payment/Lease	_____	_____	SUBTOTAL <input type="text"/>
Auto Insurance	_____	_____	
Registration	_____	_____	CATEGORY % <input type="text"/>
Fuel	_____	_____	
Maintenance/Repairs	_____	_____	SUBTOTAL <input type="text"/>
Car Washes	_____	_____	
Other: _____	_____	_____	CATEGORY % <input type="text"/>



INSURANCE

	Monthly Expense	% of Category	
Life Insurance	_____	_____	
Health/Medicare	_____	_____	
Disability	_____	_____	SUBTOTAL <input type="text"/>
Home Owners/Renters	_____	_____	
Long Term Care	_____	_____	CATEGORY % <input type="text"/>

HEALTH

	Monthly Expense	% of Category	
Medical (Unreimbursed)	_____	_____	
Dentist	_____	_____	
Optical	_____	_____	SUBTOTAL <input type="text"/>
Prescription Drugs	_____	_____	
Other: _____	_____	_____	CATEGORY % <input type="text"/>

PERSONAL CARE

	Monthly Expense	% of Category	
Clothing	_____	_____	
Hair/Nails	_____	_____	
Gym	_____	_____	SUBTOTAL <input type="text"/>
Make-up/Shaving	_____	_____	
Other: _____	_____	_____	CATEGORY % <input type="text"/>

FOOD/HOUSEHOLD SUPPLIES

	Monthly Expense	% of Category	
Supermarket	_____	_____	
Superstore (Target/ Costco)	_____	_____	
Restaurants	_____	_____	SUBTOTAL <input type="text"/>
Fast Food	_____	_____	
Coffee	_____	_____	CATEGORY % <input type="text"/>



RECREATION/ENTERTAINMENT

	Monthly Expense	% of Category	
Hobbies	_____	_____	
Books/Magazines/Music	_____	_____	
Subscriptions (Amazon)	_____	_____	
Vacation	_____	_____	SUBTOTAL <input type="text"/>
Travel	_____	_____	
Vacation Home/Vehicles	_____	_____	CATEGORY % <input type="text"/>

GIFTS

	Monthly Expense	% of Category	
Children Allowances	_____	_____	SUBTOTAL <input type="text"/>
Charitable Donations	_____	_____	
Presents	_____	_____	CATEGORY % <input type="text"/>

EVERYTHING ELSE

	Monthly Expense	% of Category	
Exiting Credit Card Debt	_____	_____	
Estimated Tax Payments	_____	_____	
Savings	_____	_____	SUBTOTAL <input type="text"/>
_____	_____	_____	
_____	_____	_____	CATEGORY % <input type="text"/>
_____	_____	_____	

TOTAL MONTHLY CASH FLOW

Total Monthly Take-home Pay	<input type="text"/>
	Average monthly take-home pay
Total Monthly Spending	<input type="text"/>
	Add all subtotals
Monthly Spending Surplus/Deficit	<input type="text"/>
	Take-home Pay minus Monthly Spending