



MONTHLY CASH FLOW WORKSHEET

The _____ household

Prepared for the month of _____, _____
Month Year

What is your average monthly *take-home* income?

Please include: employment earnings, social security, pension, retirement account distributions, etc.

What are your monthly expenses?

Don't guess, know. Check your bank and credit card statements.

	Monthly Expense	% of Category	
HOUSING			
Mortgage/Rent	_____	_____	SUBTOTAL <input type="text"/>
Mortgage Interest	_____	_____	
Real Estate Taxes	_____	_____	CATEGORY % <input type="text"/>
UTILITIES			
Gas	_____	_____	
Electricity	_____	_____	
Water	_____	_____	
Trash	_____	_____	
Cell Phone	_____	_____	SUBTOTAL <input type="text"/>
Phone/Internet/Cable	_____	_____	
Streaming (Netflix/Hulu)	_____	_____	CATEGORY % <input type="text"/>



	Monthly Expense	% of Category	
FOOD/HOUSEHOLD SUPPLIES			
Supermarket	_____	_____	
Superstore (Target/ Costco)	_____	_____	
Restaurants	_____	_____	SUBTOTAL <input type="text"/>
Fast Food	_____	_____	
Coffee	_____	_____	CATEGORY % <input type="text"/>
PERSONAL CARE			
Clothing	_____	_____	
Hair/Nails/Spa	_____	_____	
Gym	_____	_____	SUBTOTAL <input type="text"/>
Make-up	_____	_____	
Other: _____	_____	_____	CATEGORY % <input type="text"/>
TRANSPORTATION			
Auto Payment/Lease	_____	_____	
Auto Insurance	_____	_____	
Registration	_____	_____	
Fuel	_____	_____	
Maintenance/Repairs	_____	_____	SUBTOTAL <input type="text"/>
Car Washes	_____	_____	
Other: _____	_____	_____	CATEGORY % <input type="text"/>
INSURANCE			
Life Insurance	_____	_____	
Health/Medicare	_____	_____	
Disability	_____	_____	SUBTOTAL <input type="text"/>
Home Owners/Renters	_____	_____	
Long Term Care	_____	_____	CATEGORY % <input type="text"/>



Monthly Expense

% of Category

HEALTH

Medical (Unreimbursed)

Dentist

Prescription Drugs

Other: _____

SUBTOTAL

CATEGORY %

RECREATION/ENTERTAINMENT

Hobbies (Clubs, Activities)

Books/Magazines/Music

Subscriptions (Amazon)

Vacation/Travel

Vacation Home/Vehicles

SUBTOTAL

CATEGORY %

GIFTS

Children Allowances

Charitable Donations

Presents

SUBTOTAL

CATEGORY %

EVERYTHING ELSE

Exiting Credit Card Debt

Estimated Tax Payments

Savings

SUBTOTAL

CATEGORY %

TOTAL MONTHLY CASH FLOW

Monthly Take-home Pay

Monthly Spending

(Add all subtotals)

Monthly Spending Surplus/Deficit

Take-home Pay minus Monthly Spending