

# Monthly Cash Flow Plan

	<u>Now</u>	<u>New Plan</u>		<u>Now</u>	<u>New Plan</u>
<b><u>Monthly Income</u></b>			<b><u>Other Insurance</u></b>		
Salary #1 (net)	_____	_____	Medical	_____	_____
Salary #2 (net)	_____	_____	Life	_____	_____
Other _____	_____	_____	Disability	_____	_____
Other _____	_____	_____	Other _____	_____	_____
<b><u>Giving</u></b>			<b><u>Medical</u></b>		
Faith-based	_____	_____	Co-pays	_____	_____
Other	_____	_____	Medicines	_____	_____
<b><u>Saving</u></b>			Dental	_____	_____
Emergency fund	_____	_____	Vision	_____	_____
Long range goals	_____	_____	HSA/FSA	_____	_____
			Other	_____	_____
<b><u>Debts</u></b>			<b><u>Clothing</u></b>		
Credit card _____	_____	_____	Husband	_____	_____
Credit card _____	_____	_____	Wife	_____	_____
Credit card _____	_____	_____	Children	_____	_____
Student loans	_____	_____	Laundry/dry cleaning	_____	_____
Other _____	_____	_____			
Other _____	_____	_____	<b><u>Household/Personal</u></b>		
Other _____	_____	_____	Gifts	_____	_____
<b><u>Housing</u></b>			Christmas (gifts, etc.)	_____	_____
Mortgage or rent	_____	_____	Hair care	_____	_____
Homeowner's insurance	_____	_____	Cosmetics	_____	_____
Real estate taxes	_____	_____	Pet expenses	_____	_____
Maintenance	_____	_____	Education expenses	_____	_____
Furniture	_____	_____	Bank charges	_____	_____
Lawn care	_____	_____	Child support/alimony	_____	_____
Other _____	_____	_____	Allowances (spending money):		
			Husband	_____	_____
<b><u>Utilities</u></b>			Wife	_____	_____
Electricity	_____	_____	Children	_____	_____
Natural gas	_____	_____	Childcare	_____	_____
Sewer	_____	_____	Other _____	_____	_____
Water	_____	_____	Other _____	_____	_____
Trash removal	_____	_____	<b><u>Entertainment</u></b>		
Telephone (home)	_____	_____	Eating out	_____	_____
Telephone (cell)	_____	_____	Cable television	_____	_____
Internet service	_____	_____	Movies, etc.	_____	_____
<b><u>Food</u></b> (Groceries)	_____	_____	Books, subscriptions	_____	_____
			Baby sitting	_____	_____
<b><u>Transportation</u></b>			Health club	_____	_____
Vehicle payment #1	_____	_____	Sports leagues	_____	_____
Vehicle payment #2	_____	_____	Hobbies	_____	_____
Insurance	_____	_____	Vacations	_____	_____
Maintenance	_____	_____	Other _____	_____	_____
Gasoline	_____	_____			
Tags/licenses	_____	_____	<b>Total Income</b>	_____	_____
Toll pass/parking fees	_____	_____	<b>Total Expenses</b>	_____	_____
Vehicle replacement	_____	_____	<b>Difference</b>	_____	<u>0</u>