



Name _____

Date _____

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 registration/taxes		
	Gas/maintenance		
	Public transportation/parking		

Total Annual Transportation: _____

