

Monthly Cash Flow Plan

	Now	Goal		Now	Goal
Monthly Income	_____	_____	Income Taxes	_____	_____
Salary 1 (gross)	_____	_____	Federal	_____	_____
Salary 2 (gross)	_____	_____	State	_____	_____
Other	_____	_____	Social Security (FICA)	_____	_____
			Medicare	_____	_____
Giving	_____	_____	Other	_____	_____
Faith	_____	_____			
Other	_____	_____	Food	_____	_____
			Clothing	_____	_____
Saving/Investing	_____	_____			
If (emergency fund)	_____	_____	Household/Personal	_____	_____
When (near-term)	_____	_____	Dry cleaning	_____	_____
When (mid-term)	_____	_____	Gifts	_____	_____
When (long-term)	_____	_____	Furniture/household	_____	_____
Why (dreams)	_____	_____	Cosmetics	_____	_____
			Barber/beauty	_____	_____
Consumer Debts	_____	_____	Allowances	_____	_____
Credit card	_____	_____	Education	_____	_____
Credit card	_____	_____			
Credit card	_____	_____	Entertainment	_____	_____
Vehicle	_____	_____	Restaurants/movies	_____	_____
Education	_____	_____	Cable/satellite TV	_____	_____
Other	_____	_____	Vacations	_____	_____
			Books/subscriptions	_____	_____
Housing	_____	_____	Health club/hobbies	_____	_____
Mortgage/rent	_____	_____	Pets	_____	_____
Real estate tax	_____	_____			
Insurance	_____	_____	Health	_____	_____
			Medical/dental insurance	_____	_____
Maintenance/Utilities	_____	_____	Prescriptions/co-pays	_____	_____
Maintenance	_____	_____	HSA/FSA	_____	_____
Electric	_____	_____	Disability insurance	_____	_____
Gas	_____	_____	Life insurance	_____	_____
Water	_____	_____			
Garbage	_____	_____	Professional Services	_____	_____
Home phone/Internet	_____	_____	Legal/accounting	_____	_____
Cell phone	_____	_____	Counseling	_____	_____
			Child care/babysitting	_____	_____
Transportation	_____	_____			
Gas	_____	_____	Miscellaneous	_____	_____
Maintenance	_____	_____			
Insurance	_____	_____	Total Monthly Income	_____	_____
Bus/train/parking/tolls	_____	_____	Total Monthly Expenses	_____	_____
License/fees	_____	_____	Income Minus Expenses	_____	_____