

MONTHLY CASH FLOW PLAN

MONTH _____ YEAR _____

<i>Budgeted Item</i>	<i>Sub Total</i>	<i>TOTAL</i>	<i>Actually Spent</i>	<i>% of Take Home Pay</i>
CHARITABLE GIFTS		_____	_____	_____
SAVING				
Emergency Fund	_____		_____	
Retirement Fund	_____		_____	
College Fund	_____	_____	_____	_____
HOUSING				
First Mortgage	_____		_____	
Second Mortgage	_____		_____	
Real Estate Taxes	_____		_____	
Homeowners Ins.	_____		_____	
Repairs/Mn. Fee	_____		_____	
Replace Furniture	_____		_____	
Other _____	_____	_____	_____	_____
UTILITIES				
Electricity	_____		_____	
Water	_____		_____	
Gas	_____		_____	
Phone	_____		_____	
Trash	_____		_____	
Cable	_____	_____	_____	_____
*FOOD				
*Grocery	_____		_____	
*Restaurants	_____	_____	_____	_____
TRANSPORTATION				
Car Payment	_____		_____	
Car Payment	_____		_____	
*Gas and Oil	_____		_____	
*Repairs and Tires	_____		_____	
Car Insurance	_____		_____	
License and Taxes	_____		_____	
Car Replacement	_____	_____	_____	_____
PAGE 1 TOTAL		_____	_____	

MONTHLY CASH FLOW PLAN *continued*

<i>Budgeted Item</i>	<i>Sub Total</i>	<i>TOTAL</i>	<i>Actually Spent</i>	<i>% of Take Home Pay</i>
*CLOTHING				
*Children	_____		_____	
*Adults	_____		_____	
*Cleaning/Laun.	_____	_____	_____	_____
MEDICAL/HEALTH				
Disability Ins.	_____		_____	
Health Insurance	_____		_____	
Doctor Bills	_____		_____	
Dentist	_____		_____	
Optometrist	_____		_____	
Drugs	_____	_____	_____	_____
PERSONAL				
Life Insurance	_____		_____	
Child Care	_____		_____	
*Baby Sitter	_____		_____	
*Toiletries	_____		_____	
*Hair Care	_____		_____	
Education/Adult	_____		_____	
School Tuition	_____		_____	
School Supplies	_____		_____	
Child Support	_____		_____	
Alimony	_____		_____	
Subscriptions	_____		_____	
Organization Dues	_____		_____	
Gifts (inc. Chr.)	_____		_____	
Miscellaneous	_____		_____	
*BLOW \$\$	_____	_____	_____	_____
PAGE 2 TOTAL		_____	_____	

MONTHLY CASH FLOW PLAN *continued*

<i>Budgeted</i>	<i>Sub</i>		<i>Actually</i>	<i>% of Take</i>
<i>Item</i>	<i>Total</i>	<i>TOTAL</i>	<i>Spent</i>	<i>Home Pay</i>
RECREATION				
*Entertainment	_____		_____	
Vacation	_____	_____	_____	_____
DEBTS (Hopefully -0-)				
Visa 1	_____		_____	
Visa 2	_____		_____	
MasterCard 1	_____		_____	
MasterCard 2	_____		_____	
American Express	_____		_____	
Discover Card	_____		_____	
Gas Card 1	_____		_____	
Gas Card 2	_____		_____	
Dept. Store Card 1	_____		_____	
Dept. Store Card 2	_____		_____	
Finance Co. 1	_____		_____	
Finance Co. 2	_____		_____	
Credit Line	_____		_____	
Student Loan 1	_____		_____	
Student Loan 2	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____		_____	
Other _____	_____	_____	_____	_____
 PAGE 3 TOTAL		_____	_____	
 PAGE 2 TOTAL		_____	_____	
 PAGE 1 TOTAL		_____	_____	
 GRAND TOTAL		_____	_____	
 TOTAL HOUSEHOLD INCOME		_____		
		ZERO		