

CASH FLOW WORKSHEET

ESSENTIALS

HOUSING

Mortgage/Rent _____
 Second Mortgage _____
 Real Estate Taxes _____
 HOA Dues _____
 Maintenance _____
 Other () _____

UTILITIES

Electric _____
 Gas _____
 Water _____
 Trash _____
 Phone _____
 Internet _____
 Cable _____

FOOD/HOUSEHOLD PRODUCTS

Groceries _____
 Toiletries _____
 Cleaning Supplies _____
 Other () _____

HEALTH/LIFE INSURANCE

Health Insurance _____
 Life Insurance _____
 Long Term Care Ins _____

AUTO & HOME INSURANCE

Car payment _____
 Car payment _____
 Auto Insurance _____
 Renter's Insurance _____
 Home Insurance _____

NET INCOME

Income A _____
 Income B _____
 Other _____
 Other _____

TOTALS

Total Expenses _____
 Total Income _____

WANTS

DINING & ENTERTAINMENT

Dining Out/takeout _____
 Vacation(s) _____
 Sports & Hobbies _____
 Shows & Events _____
 Beer/Wine/Spirits _____

PERSONAL & MISC

Personal Care _____
 Gym & Club Fees _____
 Subscriptions _____
 Pet Care _____
 Charity / Gifting _____

SAVINGS

Emergency Savings _____
 Retirement Savings _____
 Education Savings _____
 Personal Investments _____

DEBT

Credit Card A _____
 Credit Card B _____
 Personal Loans _____
 Student Loans _____