

## Monthly income (after taxes)

|                                |  |
|--------------------------------|--|
| Income/salary from all sources |  |
| Investment income              |  |
| Other income                   |  |
| Savings                        |  |
| <b>Total monthly income</b>    |  |

Date:

## Monthly expenses

|                                    |  |
|------------------------------------|--|
| <b>Home</b>                        |  |
| Mortgage/rent/HOA                  |  |
| Landscaping                        |  |
| Laundry                            |  |
| Gas                                |  |
| Electricity                        |  |
| Water                              |  |
| Home phone<br>(inc. long distance) |  |
| Cell phone                         |  |
| Cable                              |  |
| Internet access                    |  |
| Security                           |  |
|                                    |  |
|                                    |  |
| <b>Total home</b>                  |  |

|                       |  |
|-----------------------|--|
| <b>Personal</b>       |  |
| New clothes           |  |
| Dry cleaning          |  |
| Salon                 |  |
|                       |  |
|                       |  |
| <b>Total personal</b> |  |

|                   |  |
|-------------------|--|
| <b>Food</b>       |  |
| Groceries         |  |
| Dining out        |  |
|                   |  |
|                   |  |
| <b>Total food</b> |  |

|                                       |  |
|---------------------------------------|--|
| <b>Auto/transportation</b>            |  |
| Car loan/lease                        |  |
| Car insurance                         |  |
| Maintenance                           |  |
| Public transit                        |  |
| Parking                               |  |
| Gas                                   |  |
|                                       |  |
| <b>Total auto/<br/>transportation</b> |  |

|              |  |
|--------------|--|
| <b>Other</b> |  |
| Child care   |  |
| Pet care     |  |
|              |  |
|              |  |
| <b>Total</b> |  |

|                     |  |
|---------------------|--|
| <b>Health</b>       |  |
| Toiletries          |  |
| Cosmetics           |  |
| Pharmacy            |  |
| Health club         |  |
|                     |  |
|                     |  |
| <b>Total health</b> |  |

|                                                 |  |
|-------------------------------------------------|--|
| <b>Entertainment &amp; recreation</b>           |  |
| Movies                                          |  |
| Vacation                                        |  |
| Parties/gifts                                   |  |
| Subscriptions                                   |  |
|                                                 |  |
|                                                 |  |
| <b>Total entertainment<br/>&amp; recreation</b> |  |

|                          |  |
|--------------------------|--|
| Total monthly income     |  |
| - Total monthly expenses |  |
| <b>= Net cash flow</b>   |  |

**Total monthly expenses**