

Assess your cash flow

Do you know where all your money goes? Begin building your budget by assessing your cash flow. Knowing where your money comes from and where it goes will give you a clear picture for what money is at your disposal. Keeping track of your cash flow helps you make smart decisions and have control of your financial future.

Monthly income (what comes in)

Regular income		Other sources of monthly income	
Salary/Wages before taxes	\$		\$
Self-employment	\$		\$
Alimony/Child support	\$		\$
Dividends/Interest	\$		\$
Royalties	\$		\$
Rental income	\$		\$
Tax refund	\$		\$
Extraordinary income			\$
Grants/Prizes	\$		\$
Inheritance	\$		\$
Social Security			\$
Disability benefits	\$		\$
Retirement benefits	\$		\$
Survivor benefits	\$		\$
		Total monthly income	\$

Monthly expenses (what goes out)

Taxes (variable with income)		Health care	
Federal	\$	Health insurance & expenses	\$
State	\$	Life insurance	\$
Local	\$	Long-term care insurance	\$
Total taxes	\$	Disability insurance	\$
Household essentials		Dental insurance & expenses	\$
Mortgage/Rent	\$	Vision insurance & expenses	\$
Property taxes	\$	Other health care expenses	\$
Home/Renter's insurance	\$	Family care	
Home maintenance/repairs	\$	Elder/Child care	\$
Electricity	\$	Education	\$
Oil/Gas	\$	Other family care expenses	\$
Water/Garbage/Sewer	\$	Total essential	\$
Telephone/Cell phone	\$	Discretionary	
Cable/Internet	\$	Entertainment	\$
Credit card payments	\$	Dining out	\$
Other debt (e.g., student loans)	\$	Hobbies	\$
Other household essentials	\$	Subscriptions	\$
Automobile & transportation		Education	\$
Loan/Lease payment	\$	Traveling/Vacations	\$
Maintenance/Repairs	\$	Charitable donations	\$
Gasoline	\$	Gifts	\$
License/Registration	\$	Professional/Social dues	\$
Auto insurance	\$	Gym membership	\$
Public transportation	\$	Other	\$
Other	\$	Total discretionary	\$
Personal care		Total monthly expenses	
Food	\$	\$	
Clothing	\$		
Grooming (hair, dry cleaning, etc.)	\$		
Other personal care expenses	\$		
Total monthly income - Monthly expenses = Monthly available cash flow		\$	

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