

# PERSONAL CASH FLOW PLANNING

REVENUE	Monthly	YEAR
<b>INCOME</b>		
Wages		
Interest/dividends		
Retirement income		
Miscellaneous		
Total		

EXPENSES	Monthly	YEAR
<b>HOME</b>		
Mortgage		
Insurance		
Repairs		
Services / maintenance		
Utilities		
Major repairs reserve		
Other		
Total		

<b>DAILY LIVING</b>		
Groceries		
Dry cleaning		
Dining out		
Housecleaning service		
Cell phone / land line		
Dog walker		
Total		

<b>TRANSPORTATION</b>		
Gas/fuel		
Insurance		
Repairs		
Maintenance & cleaning		
Parking		
Vehicle replacement reserve		
Total		

<b>ENTERTAINMENT</b>		
Cable TV		
Streaming services		
Movies/plays		
Concerts/clubs		
Books, movie rentals		
Total		

<b>HEALTH</b>		
Health Insurance		
Prescriptions		
Over-the-counter drugs		
Co-payments/out-of-pocket		
Veterinarians/pet medicines		

Health Club Dues			
Life insurance			
Other			
<b>Total</b>			
<b>VACATIONS</b>			
Plane fare			
Accommodations			
Food			
Souvenirs			
Pet boarding			
Rental car			
<b>Total</b>			
<b>RECREATION</b>			
Gym fees			
Sports equipment			
Other			
<b>Total</b>			
<b>DUES/SUBSCRIPTION</b>			
Magazines			
Newspapers			
Internet connection			
Public television			
Religious organizations			
Charity			
<b>Total</b>			
<b>PERSONAL</b>			
Clothing			
Gifts			
Salon/barber			
Personal Care			
Other			
<b>Total</b>			
<b>FINANCIAL OBLIGATIONS</b>			
Long-term savings			
Retirement (401k, Roth IRA)			
Credit card payments			
Income tax (additional)			
Other obligations			
<b>Total</b>			
<b>MISC PAYMENTS</b>			
Other			
Other			
Other			
<b>Total</b>			
<b>TOTALS</b>	<b>Monthly</b>		<b>YEAR</b>
<b>Total expenses</b>			
<b>Cash short/extra</b>			