










MONTHLY CASH FLOW PLAN


Monthly Take Home Pay



|  CHARITY | Budgeted | Actual Spent |
|---|----------|--------------|
| Tithes | | |
| Charity & Offerings | | |
| Subtotal | | |


|  FOOD | Budgeted | Actual Spent |
|---|----------|--------------|
| Groceries  | | |
| Restaurants  | | |
| Subtotal | | |


|  SAVING | Budgeted | Actual Spent |
|--|----------|--------------|
| Emergency Fund | | |
| Retirement Fund | | |
| Short-Term Goal | | |
| College Fund | | |
| Subtotal | | |


|  CLOTHING | Budgeted | Actual Spent |
|--|----------|--------------|
| Adults  | | |
| Children  | | |
| Cleaning/Laundry  | | |
| Subtotal | | |








|  HOUSING | Budgeted | Actual Spent |
|---|----------|--------------|
| First Mortgage/Rent | | |
| Second Mortgage | | |
| Real Estate Taxes | | |
| Repairs/Maintenance | | |
| Association Dues | | |
| Subtotal | | |



|  TRANSPORTATION | Budgeted | Actual Spent |
|---|----------|--------------|
| Gas | | |
| Repairs & Tires & Oil  | | |
| License & Taxes | | |
| Car Replacement | | |
| Other | | |
| Subtotal | | |

|  UTILITIES | Budgeted | Actual Spent |
|---|----------|--------------|
| Electricity | | |
| Natural Gas | | |
| Water | | |
| Trash | | |
| Phone/Mobile | | |
| Internet | | |
| Cable/Satellite | | |
| Subtotal | | |

|  MEDICAL/HEALTH | Budgeted | Actual Spent |
|---|----------|--------------|
| Medications | | |
| Doctor Bills | | |
| Dentist | | |
| Optometrist | | |
| Vitamins | | |
| Gym Membership | | |
| Other | | |
| Subtotal | | |

|  INSURANCE | Budgeted | Actual Spent |
|--|----------|--------------|
| Life Insurance | | |
| Health Insurance | | |
| Homeowner/Renter | | |
| Auto Insurance | | |
| Disability Insurance | | |
| Identity Theft | | |
| Long-Term Care | | |
| Subtotal | | |

|  PERSONAL | Budgeted | Actual Spent |
|---|----------|--------------|
| Child Care/Sitter  | | |
| Toiletries  | | |
| Cosmetics/Hair Care  | | |
| Education/Tuition | | |
| Books/Supplies | | |
| Child Support | | |
| Alimony | | |
| Subscriptions | | |
| Organization Dues | | |
| Gifts (inc. Christmas) | | |
| Replace Furniture  | | |
| Pocket Money (His)  | | |
| Pocket Money (Hers)  | | |
| Baby Supplies | | |
| Pet Supplies | | |
| Music/Technology | | |
| Miscellaneous | | |
| Pool / Spa Supplies | | |
| Other | | |
| Subtotal | | |

|  RECREATION | Budgeted | Actual Spent |
|--|----------|--------------|
| Entertainment  | | |
| Vacation | | |
| Subtotal | | |

| DEBTS | Budgeted | Actual Spent | Balance |
|--------------------|----------|--------------|---------|
| Car Payment 1 | | | |
| Car Payment 2 | | | |
| 2nd Mortgage/HELOC | | | |
| Credit Card 1 | | | |
| Credit Card 2 | | | |
| Credit Card 3 | | | |
| Credit Card 4 | | | |
| Credit Card 5 | | | |
| Student Loan 1 | | | |
| Student Loan 2 | | | |
| Student Loan 3 | | | |
| Student Loan 4 | | | |
| Other Secured Debt | | | |
| Other | | | |
| Other | | | |
| Other | | | |
| Other | | | |
| Other | | | |
| Other | | | |
| Subtotal | | | |

AMOUNT BUDGETED

REMAINING TO BUDGET