

Cash Flow

Total Fixed Expenses

List items that are ongoing costs; these are expenses you will be paying each month.

Rent/mortgage/property taxes:

Gas/electric/water:
Telephone:
Insurance: Auto
Health
Life
Home

Credit payments: Auto
Credit cards/department stores

Child care:
Other:

TOTAL MONTHLY FIXED EXPENSES:

Total Variable Expenses

List items for which you have allocated funds, but which could be cut back if necessary. The "current" column should contain the amount, which you are currently spending. The "revised" column should be completed later to reflect those expenses, which can be revised downward.

		Current	Revised
Food:	Groceries/purchased meals		
Clothing:	Purchase/cleaning		
Transportation:	Gas/oil/parking/public		
	Repair		
Recreation:	Entertainment		
	Publications		
Education:	Tuition/supplies		
	Transportation		
Contributions:			
Personal Items:			
TOTAL MONTHLY VARIABLE EXPENSES:			

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Net Income

List your monthly sources of net income (after taxes).		
Salary/wages/unemployment/severance:		
Commissions:		
Interest:		
Investments:		
Other:		
TOTAL MONTHLY NET INCOME:		
Budget Summary Compare monthly income with expenses.		
Total Monthly Net Income:		
Total Monthly Fixed Expenses:		

If you show a net monthly surplus, you are probably in good shape. If there is no surplus, or your difference is negative, you may want to think about taking one or more of the following steps:

• Reduce your variable expenses

Total Monthly Variable Expenses:

Total Monthly Expenses:

NET MONTHLY DIFFERENCE:

- Utilize your cash on hand
- Liquidate some of your assets