

MONEY FLOW©

MONTHLY INCOME (after-tax)				TOTAL = \$		
Source						
Amount	\$	\$	\$	\$	\$	\$

MONTHLY EXPENSES				TOTAL = \$		
Housing	Mortgage / Rent	\$		Property tax	\$	
	Repair / Maintenance	\$		HOA fee	\$	
	Home improvement	\$		Furnishings	\$	
Utilities	Water	\$		Gas / Electric / Solar	\$	
	Landscaping	\$		Trash / Recycling	\$	
	Cell phone	\$		Telephone	\$	
	Internet	\$		Satellite / Cable TV	\$	
Necessities	Food / Groceries	\$		Medical out-of-pocket	\$	
	Child care	\$		Education	\$	
Insurance	Life insurance	\$		Medical insurance	\$	
	Home/Renter insurance	\$		Vision/Dental insurance	\$	
	Vehicle insurance	\$		LTC insurance	\$	
	Disability insurance	\$		H.S.A. contribution	\$	
Transportation	Vehicle lease	\$		Fuel	\$	
	Tolls/Train/Bus	\$		Parking	\$	
	Vehicle maintenance	\$		DMV fees	\$	
Personal Expenses	Charitable donations	\$		Vacation / Travel	\$	
	Entertainment	\$		Hobbies	\$	
	Clothing	\$		Personal care	\$	
	Gifts	\$		Housekeeping	\$	
	Lessons / Sports	\$		Subscriptions	\$	
	Dining Out	\$		Memberships	\$	
	Alimony/Child Support	\$		Other	\$	
Consumer Debt	Type					
	Payment	\$		\$	\$	\$
	Balance owed	\$		\$	\$	\$

MONEY FLOW = (Monthly Income - Monthly Expenses)	\$
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NOTES: