

Cash Flow Worksheet

Get a better picture of your current spending by using the space below. Some item like mortgage/rent are a fixed expense, but watch the extras. Identify areas you could cut today and apply to your debt or build your cash reserves.
Don't enjoy life so much today that you forget about tomorrow!

Expense	Budgeted	Notes	Expense	Budgeted	Notes
Mortgage/Rent			School Tuition		
Electricity			School Lunch		
Gas/Oil			Childcare		
Water/Sewer/Trash			Doctor/Dentist		
Phone/Cell Phone			Medicine/Drugs		
Cable/Satellite			Health Club Dues		
Internet			Auto Insurance		
Furnishings/Appliances			Health Insurance		
Lawn/Garden			Home/Rental Insurance		
Home Supplies			Life Insurance		
Maintenance			Gifts Given Family/Friends		
Groceries			Church Donations		
Personal Supplies			Ministry Donations		
Clothing			Emergency Fund		
Cleaning Services			Transfer to Savings		
Dining/Eating Out			Retirement (401k, IRA)		
Dry Cleaning			Investments		
Salon/Barber			College Savings		
Vehicle Payments			Student Loan		
Gas/Fuel			Credit Card #1		
Bus/Taxi/Train Fare			Credit Card #2		
Repairs			Credit Card #3		
			Other		
Sub-Total			Sub-Total		
			Monthly Grand Total		