

Monthly Cash Flow Plan

Cash flows in and out each month. Make sure you tell it where to go!

Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

Step 1

Enter your monthly take-home pay in the box at the top right (A). This is the amount you have for the month to budget. So far so good, huh?

A → Monthly Take-Home Pay

Step 2

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (B) first. Add up each subcategory and put that number in the Total box (C).

Also, pay attention to Dave's recommended percentages (D). This will help you keep from budgeting too much for a category.

FOOD		Spent	Budgeted
B →	Groceries	<input type="text"/>	<input type="text"/>
C →	Restaurants	<input type="text"/>	<input type="text"/>
D →		*5-15%	TOTAL <input type="text"/>

Step 3

Finally, enter your take-home pay in the top box at the end of the page (E), then add up all categories and place that total in the Category Totals box (F). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (G). Doesn't that feel great?

E → TAKE-HOME PAY

F → CATEGORY TOTALS

G → ZERO BALANCE

Step 4

When the month ends, put what you actually spent in the Spent column (H). That will help you make any necessary adjustments to the next month's budget.

FOOD		Spent	Budgeted
H →	Groceries	<input type="text"/>	<input type="text"/>
	Restaurants	<input type="text"/>	<input type="text"/>
		*5-15%	TOTAL <input type="text"/>

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Monthly Take-Home Pay

Add up budgeted column
and enter here

These icons represent good options for cash envelopes

♥ CHARITY

Spent Budgeted

Tithes _____
Charity & Offerings _____

*10-15% TOTAL

🏠 SAVING

Spent Budgeted

Emergency Fund _____
Retirement Fund _____
College Fund _____

*10-15% TOTAL

🏠 HOUSING

Spent Budgeted

First Mortgage/Rent _____
Second Mortgage _____
Real Estate Taxes _____
Repairs/Maint. _____
Association Dues _____

*25-35% TOTAL

⚙️ UTILITIES

Spent Budgeted

Electricity _____
Gas _____
Water _____
Trash _____
Phone/Mobile _____
Internet _____
Cable _____

*5-10% TOTAL

🍏 FOOD

Spent Budgeted

✉ Groceries _____
✉ Restaurants _____

*5-15% TOTAL

👕 CLOTHING

Spent Budgeted

✉ Adults _____
✉ Children _____
✉ Cleaning/Laundry _____

*2-7% TOTAL

🚗 TRANSPORTATION

Spent Budgeted

Gas & Oil _____
✉ Repairs & Tires _____
License & Taxes _____
Car Replacement _____
Other _____

*10-15% TOTAL









🏥 MEDICAL/HEALTH




Spent Budgeted

Medications _____
Doctor Bills _____
Dentist _____
Optometrist _____
Vitamins _____
Other _____
Other _____

*5-10% TOTAL

*Dave's Recommended Percentages

 INSURANCE			Spent	Budgeted
Life Insurance	_____	_____		
Health Insurance	_____	_____		
Homeowner/Renter	_____	_____		
Auto Insurance	_____	_____		
Disability Insurance	_____	_____		
Identity Theft	_____	_____		
Long-Term Care	_____	_____		
			*10-25%	TOTAL
 PERSONAL			Spent	Budgeted
 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	_____	_____		
Other _____	_____	_____		
Other _____	_____	_____		
			*5-10%	TOTAL

 RECREATION			Spent	Budgeted
 Entertainment	_____	_____		
Vacation	_____	_____		
			*5-10%	TOTAL
 DEBTS			Spent	Budgeted
Car Payment 1	_____	_____		
Car Payment 2	_____	_____		
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 _____	_____	_____		
Other _____	_____	_____		
Other _____	_____	_____		
Other _____	_____	_____		
Other _____	_____	_____		
			Your goal is 0%	*5-10% TOTAL

Once you have completed filling out each category, subtract all category totals from your take-home pay.

