



Month:

## MONTHLY CASH FLOW PLAN

Personal Expenses	Monthly Payment	Balance
Tithing/Church/Charity		
YOU, Inc. (at least 10% of income)		
Personal Development Education		
1st Mortgage Principal and Interest/Rent		
2nd Mortgage or Credit Line		
Other Mortgage/Lien		
Property Tax (if not included)		
Hazard Insurance (if not included)		
Homeowners' Association Fees		
*Home Maintenance/Repairs		
Electricity		
Water (or Water/Sewer/Trash)		
Sewer		
Trash		
Natural Gas		
Telephone		
Cellular Phone		
*Food/Groceries		
Car Loan		
Car Loan		
Other Vehicle Loan		
Gasoline		
*Auto Maintenance/Repair		
Car Insurance		
*Auto Registration/License/Taxes		
*Car Replacement		
*Medical Expenses		
Medical Bills		
Health Insurance		
Life Insurance		
Alimony		
Child Support		
*Child Care		
*Baby Sitting		
*Baby Products		
*Clothing		
*Dry Cleaning/Laundry		
Credit Card		
Credit Card		
Credit Card		
Credit Card		
Credit Card		
Student Loan		
Student Loan		
Other Loan		

Personal Expenses	Monthly Payment	Balance
*Christmas		
*Gifts (birthdays, anniversary, etc.)		
Organizational Dues		
Subscriptions		
*Toiletries		
*Cosmetics		
*Hair Care		
*School Tuition		
*School Supplies		
*Pet Care		
*Lessons		
*Eating Out/Restaurants		
*Replace Furniture		
*Vacations		
Internet		
Cable/Satellite		
*Entertainment		
*His Money to Blow		
*Her Money to Blow		
Other: _____		
Other: _____		
Other: _____		

**Total Expenses:**

**Monthly Income**

Gross Monthly Income	
Net Monthly Income (after taxes)	

Income Less Expenses   
(should be zero)

Savings	Amount	Value
Emergency Fund		
Long-Term Savings		
Gold (oz.)		
Silver (oz.)		
CD/Money Market		
401k/IRA/Retirement		
Stocks/Bonds		

**Total:**