



Your Net Cash Flow

Can you account for where the money goes?

Needs 50%

Housing	
Loan Payments/Rent	\$
Home Insurance	\$
property taxes	\$
Total housing	\$
Utilities	
Natural gas	\$
Electricity	\$
Internet	\$
Total Utilities	\$
Transportation	
Loan payments	\$
Auto Insurance	\$
Gasoline	\$
Repairs	\$
Total Transportation	\$
Groceries	
Food - groceries	\$
Total Food/Personal	\$
Health Care	
Health Insurance	\$
Medications	\$
Services	\$
Total Health Care	\$
Charity	
Charitable giving	\$
Total Charity	\$
Total Needs	\$

Name _____

Date _____

Net Monthly Income

Wages, Salary, tips	\$
Social Security Benefits	\$
Pensions	\$
Total monthly income	\$

Wants 30%

phone, cable, restaurants	\$
personal care	\$
travel	\$
household spending	\$
Total Wants	

Save 20%

Savings	\$
Debt Repayments	\$

Net Cash Flow

total monthly income	\$
Total monthly expenses	\$
Discretionary monthly exp	\$

What percent of your monthly income are you investing or saving each month? _____ %

Total monthly income 100% _____
 90% _____
 80% _____
 70% _____
 60% _____
 50% _____
 40% _____
 30% _____
 20% _____
 10% _____