



Your monthly cash flow

Your cash flow is the money that comes in and goes out of your household. If you spend less than you earn, your cash flow is positive and you have extra money to save and invest for the future. If you spend more than you earn, your cash flow is negative.

The only way to really see where your money is going is to track your spending for a month or two. Add up what you've spent during the month in various categories.

Use the "Actual" column in the following worksheet to summarize your spending and income amounts.

Once you know where your money is going, take the next step and create a spending plan by deciding how much you should be spending. Write these amounts in the "Target" column. Make sure you fill in the category for savings and investments.

	Actual	Target
Food	\$ _____	\$ _____
Rent or mortgage	\$ _____	\$ _____
Credit card payments	\$ _____	\$ _____
Student loan payments	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Household maintenance	\$ _____	\$ _____
Auto loan	\$ _____	\$ _____
Auto maintenance	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Insurance	\$ _____	\$ _____
Taxes	\$ _____	\$ _____
Savings and investments	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total monthly expenditures	\$ _____	\$ _____

	Actual	Target
Wages or salary	\$ _____	\$ _____
Interest	\$ _____	\$ _____
Dividends	\$ _____	\$ _____
Other income	\$ _____	\$ _____
Total monthly income	\$ _____	\$ _____
Total monthly income	\$ _____	\$ _____
Total monthly expenditures	— _____	— _____
Monthly net cash flow	\$ _____	\$ _____

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