



Cash Flow Worksheet

Total income minus total expenses will let you know if you have a cash surplus or a cash deficit. Either way, this is something you need to know before you can develop a realistic financial plan.

Income	Per Month	Per Year
Wages, Salary, Commissions	_____	_____
Dividends, Interest, Capital Gains	_____	_____
Pension and/or Social Security	_____	_____
Annuity Income	_____	_____
Alimony/Child Support	_____	_____
Other Income	_____	_____
Total Income:	_____	_____

Expenses	Per Month	Per Year
Mortgage/Rent	_____	_____
Telephone	_____	_____
Gas/Electric/Water/Cable/Etc.	_____	_____
Insurance: Life/Health/Homeowners/Auto/Etc	_____	_____
Groceries/Dining Out/Entertainment	_____	_____
Clothing/Dry Cleaning	_____	_____
Alimony/Child Support	_____	_____
Maintenance: Home/Auto	_____	_____
Tuition/Education/Dues	_____	_____
Vacations/Travel	_____	_____
Loans: Auto/Credit Cards/Home Equity/Etc	_____	_____
Gasoline/Public Transportation	_____	_____
Medical/Dental/Drugstore	_____	_____
Taxes: Federal/State/Local/Social Security/Etc.	_____	_____
Other Expenses	_____	_____
Total Expenses:	_____	_____

Total Income	_____	_____
Subtract Total Expenses	_____	_____
Total Available for Investment/Savings:	_____	_____