

WHERE DOES YOUR MONEY REALLY GO?

NAME _____

DETERMINE HOW MUCH YOU EARN

YOUR INCOME:

Salary/Wages	\$ _____	Social Security Benefit	\$ _____
Spouse's Salary/Wages	\$ _____	Pension	\$ _____
Interest/Dividends	\$ _____	Property Income	\$ _____
Capital Gains	\$ _____	Profit Sharing	\$ _____
Bonuses	\$ _____	Other:	\$ _____
Alimony/Child Support	\$ _____		

TOTAL MONTHLY INCOME: _____ **\$0.00**

DETERMINE WHAT YOU SPEND

YOUR MONTHLY EXPENSES:

TAXES

Federal Income Taxes	\$ _____	FICA (Social Security Taxes)	\$ _____
State Income Taxes	\$ _____	Property Taxes	\$ _____

TOTAL TAXES: _____ **\$0.00**

HOUSING

Mortgage payments or rent on residence	\$ _____	Utilities	\$ _____
Mort. payments-rental or income property	\$ _____	Television cable	\$ _____
Homeowner's or renter's insurance	\$ _____	Home/Cell phones	\$ _____
Repairs or home maintenance	\$ _____	Furnishing	\$ _____
Condo or Association dues	\$ _____	Misc.	\$ _____
Housing Services (pool, lawn, etc.)	\$ _____	Misc.	\$ _____

TOTAL HOUSING: _____ **\$0.00**

AUTO:

Car loan or lease	\$ _____	Parking	\$ _____
Gas	\$ _____	Repairs or Service	\$ _____
Car Insurance	\$ _____	Misc	\$ _____

TOTAL AUTO: _____ **\$0.00**

INSURANCE:

Life Insurance	\$ _____	Long Term Care Insurance	\$ _____
Disability Insurance	\$ _____	Liability Insurance	\$ _____
Health Insurance	\$ _____	Misc. Insurance	\$ _____

TOTAL INSURANCE: _____ **\$0.00**

FOOD:

Groceries	\$ _____	Food outside the home	\$ _____
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TOTAL FOOD: _____ **\$0.00**

WHERE DOES YOUR MONEY REALLY GO?

PERSONAL CARE:

Clothing	\$			Entertainment	\$	
Cleaning/Dry-Cleaning	\$			Vacations	\$	
Cosmetics	\$			Hobbies	\$	
Health Club Dues	\$			Magazines	\$	
Association Dues	\$			Misc.	\$	
Gifts Child Care	\$			Misc.	\$	
Education	\$			Misc.	\$	

TOTAL PERSONAL CARE: \$0.00

MEDICAL

Doctor/Dentist expenses	\$			Durable Medical Equipment	\$	
Prescriptions	\$			Misc Medical	\$	

TOTAL MEDICAL: \$0.00

INVESTMENTS

Company Retirement	\$			Child Savings Plan	\$	
Individual Retirement	\$			Misc	\$	
Non-Retirement	\$			Misc	\$	

TOTAL INVESTMENTS: \$0.00

MISCELLANEOUS

Credit Card expenses	\$			Pet Care	\$	
Loan payments	\$			Misc	\$	
Alimony/Child support	\$			Misc	\$	

TOTAL MISCELLANEOUS: \$0.00

DETERMINE YOUR NET CASH FLOW

YOUR MONTHLY NET CASH FLOW:

Total Monthly Income	\$0.00
(Minus)	
Total Taxes	\$0.00
Total Housing	\$0.00
Total Auto	\$0.00
Total Insurance	\$0.00
Total Food	\$0.00
Total Personal Care	\$0.00
Total Medical	\$0.00
Total Investments	\$0.00
Total Miscellaneous	\$0.00
TOTAL NET CASH FLOW	\$0.00