

## Cash Flow

### *Total Fixed Expenses*

List items that are ongoing costs; these are expenses you will be paying each month.

Rent/mortgage/property taxes:		
Gas/electric/water:		
Telephone:		
Insurance:	Auto Health	
	Life Home	
Credit payments:	Auto	
	Credit cards/department stores	
Child care:		
Other:		

**TOTAL MONTHLY FIXED EXPENSES:**

### *Total Variable Expenses*

List items for which you have allocated funds, but which could be cut back if necessary. The “current” column should contain the amount, which you are currently spending. The “revised” column should be completed later to reflect those expenses, which can be revised downward.

		Current	Revised
Food:	Groceries/purchased meals		
Clothing:	Purchase/cleaning		
Transportation:	Gas/oil/parking/public		
	Repair		
Recreation:	Entertainment		
	Publications		
Education:	Tuition/supplies		
	Transportation		
Contributions:			
Personal Items:			

**TOTAL MONTHLY VARIABLE EXPENSES:**

***Net Income***

List your monthly sources of net income (after taxes).

- Salary/wages/unemployment/severance:
- Commissions
- Interest:
- Investments:
- Other:


**TOTAL MONTHLY NET INCOME:**

***Current Budget Summary***

Compare monthly income with expenses.

- Total Monthly Net Income:
- Total Monthly Fixed Expenses:
- Current Total Monthly Variable Expenses:
- Total Monthly Expenses:


**CURRENT NET MONTHLY DIFFERENCE:**

***Revised Budget Summary***

Compare monthly income with expenses.

- Total Monthly Net Income:
- Total Monthly Fixed Expenses:
- Revised Total Monthly Variable Expenses:
- Total Monthly Expenses:


**REVISED NET MONTHLY DIFFERENCE:**

If you show a net monthly surplus, you are probably in good shape. If there is no surplus, or your difference is negative, you may want to think about taking one or more of the following steps:

- Reduce your variable expenses
- Utilize your cash on hand
- Liquidate some of your assets