



CURRENT CASH FLOW	
<u>Monthly TAKE HOME Income</u>	Monthly
Salary 1	
Salary 2	
Pension Income	
Social Security	
Rental/Royalties	
Other	
TOTAL INCOME	\$ -
<u>Fixed Monthly Expenses</u>	
Mortgage	
Home Insurance & Real Estate Taxes	
Vehicle Payments	
Car Insurance Premium(s)	
Life Insurance Premium(s)	
Total Credit Card Monthly Payments	
Personal Property Taxes	
Other	
Fixed Expense Total	\$ -
<u>Current Monthly Savings-Outside Retirement Plans</u>	
Emergency Savings Account	
Retirement (IRA's)	
School/College	
Other	
Savings Total	\$ -
<u>Variable Monthly Expenses</u>	
Utilities	
Cable, Internet	
Telephone, Cell Phone	
Groceries / Household	
Gas	
Personal (clothes, salons, etc.)	
Pets	
Entertainment	
Gifts	
Contributions/Donations	
Misc	
Other	
Other	
Other	
Total Variable Expenses	\$ -
<u>Discretionary Cash Flow</u>	
Total Income	
Total Fixed Expenses	
Savings	
Total Variable Expenses	
Discretionary Cash Flow	\$ -