



CASH FLOW	
Monthly TAKE HOME Income	CURRENT
Income	\$ -
Income	\$ -
Income -	\$ -
Social security	\$ -
TOTAL INCOME	\$ -
Fixed Monthly Expenses	
Mortgage	\$ -
Homeowners HOA	\$ -
Homeowners Insurance	\$ -
Car Insurance	\$ -
Health/Medicare Insurance	\$ -
Health - dental/vision	\$ -
Health - drug plan	\$ -
Life Insurance	\$ -
Other	\$ -
Other	\$ -
Credit card average monthly	\$ -
Credit card average monthly	\$ -
Fixed Expense Total	\$ -
Current Monthly Savings-Outside Retirement Plans	
Emergency Savings - amount saved per month	\$ -
Other savings	\$ -
Savings Total	\$ -
Variable Monthly Expenses	
Electric	\$ -
Gas	\$ -
Water/trash	\$ -
Internet Service	\$ -
Phone	\$ -
Grocery Stores	\$ -
Household (ex. Target/Costco, etc)	\$ -
Gas (fuel)	\$ -
Car - other (maint/car washed)	\$ -
Eating out	\$ -
Pharmacy (CVS, Walgreens, etc.)	\$ -
Personal Needs	\$ -
Personal Shopping / Clothes	\$ -
Security	\$ -
Entertainment	\$ -
Memberships/Subscriptions	\$ -
Cash withdrawals	\$ -
Other	\$ -
Total Variable Expenses	\$ -
Discretionary Cash Flow	
Total Income	\$ -
Total Fixed Expenses	\$ -
Savings	\$ -
Total Variable Expenses	\$ -
Discretionary Cash Flow	\$ -