

MONTHLY CASH FLOW PLAN

<i>Budgeted</i>	<i>Sub</i>		<i>Actually</i>	<i>% of Take</i>
<i>Item</i>	<i>Total</i>	<i>TOTAL</i>	<i>Spent</i>	<i>Home Pay</i>
<i>CHARITABLE GIFTS</i>		_____	_____	_____
<i>SAVING</i>				
<i>Emergency Fund(1)</i>	_____		_____	
<i>Retirement Fund</i>	_____	_____		
<i>College Fund</i>	_____	_____	_____	_____
<i>HOUSING</i>				
<i>First Mortgage</i>	_____		_____	
<i>Second Mortgage</i>	_____		_____	
<i>Real Estate Taxes</i>	_____		_____	
<i>Homeowners Ins.</i>	_____		_____	
<i>Repairs or Mn. Fee</i>	_____		_____	
<i>Replace Furniture</i>	_____		_____	
<i>Other</i>	_____	_____	_____	_____
<i>UTILITIES</i>				
<i>Electricity</i>	_____		_____	
<i>Water</i>	_____		_____	
<i>Gas</i>	_____		_____	
<i>Phone</i>	_____		_____	
<i>Trash</i>	_____		_____	
<i>Cable</i>	_____	_____	_____	_____
<i>*FOOD</i>				
<i>*Grocery</i>	_____		_____	
<i>*Restaurants</i>	_____	_____	_____	_____
<i>TRANSPORTATION</i>				
<i>Car Payment</i>	_____		_____	
<i>Car Payment</i>	_____		_____	
<i>*Gas and Oil</i>	_____		_____	
<i>*Repairs and Tires</i>	_____		_____	
<i>Car Insurance</i>	_____		_____	
<i>License and Taxes</i>	_____		_____	
<i>Car Replacement</i>	_____	_____	_____	_____
<i>PAGE 1 TOTAL</i>	_____	_____	_____	_____

<u>Budgeted Item</u>	<u>Sub Total</u>	<u>TOTAL</u>	<u>Actually Spent</u>	<u>% of Take Home Pay</u>
*CLOTHING				
*Children	_____		_____	
*Adults	_____		_____	
*Cleaning/Laundry	_____	_____	_____	_____
MEDICAL/HEALTH				
Disability Insurance	_____		_____	
Health Insurance	_____		_____	
Doctor Bills	_____		_____	
Dentist	_____		_____	
Optometrist	_____		_____	
Drugs	_____	_____	_____	_____
PERSONAL				
Life Insurance	_____		_____	
Child Care	_____		_____	
*Baby Sitter	_____		_____	
*Toiletries	_____		_____	
*Cosmetics	_____		_____	
*Hair Care	_____		_____	
Education/Adult	_____		_____	
School Tuition	_____		_____	
School Supplies	_____		_____	
Child Support	_____		_____	
Alimony	_____		_____	
Subscriptions	_____		_____	
Organization Dues	_____		_____	
Gifts (inc. Christmas)	_____		_____	
Miscellaneous	_____		_____	
*BLOW \$\$	_____	_____	_____	_____
PAGE 2 TOTAL	_____	_____		

SHEET 5 CONTINUED

<u>Budgeted</u> <u>Item</u>	<u>Sub</u> <u>Total</u>	<u>TOTAL</u>	<u>Actually</u> <u>Spent</u>	<u>% of Take</u> <u>Home Pay</u>
RECREATION				
*Entertainment	_____		_____	
Vacation	_____	_____	_____	_____
DEBTS (Hopefully -0-)				
Visa 1	_____		_____	
Visa 2	_____		_____	
MasterCard 1	_____		_____	
MasterCard 2	_____		_____	
American Express	_____		_____	
Discover Card	_____		_____	
Gas Card 1	_____		_____	
Gas Card 2	_____		_____	
Dept. Store Card 1	_____		_____	
Dept. Store Card 2	_____		_____	
Finance Co. 1	_____		_____	
Finance Co. 2	_____		_____	
Credit Line	_____		_____	
Student Loan 1	_____		_____	
Student Loan 2	_____		_____	
Other	_____		_____	_____
Other	_____		_____	_____
Other	_____		_____	_____
Other	_____		_____	_____
Other	_____		_____	_____
PAGE 3 TOTAL	_____	_____		
PAGE 2 TOTAL	_____	_____		
<u>PAGE 1 TOTAL</u>	_____	_____		
GRAND TOTAL	_____	_____		
<u>-TOTAL INCOME</u>		_____		
ZERO		ZERO		