

Cash Flow Budget Worksheet

Monthly Income		
	Current	Proposed
Part time work, etc		
Social Security		
Social Security		
State / Company Pensions		
Interest/Dividends/SWPs		
IRA Withdrawals		
Annuity Withdrawals		
Total Monthly Income	\$0.00	\$0.00

Variable Monthly Expenses		
	Current	Proposed
Electricity		
Gas		
Telephone		
Water		
Cable TV		
Home repairs and maintenance		
Home improvements		
Food		
Clothing		
Laundry		
Child care		
Personal care		
Automobile gas & oil		
Automobile repairs, etc.		
Other transportation		
Education expenses		
Entertainment/dining		
Recreation/travel		
Club/association dues		
Hobbies		
Gifts / Donations		
Unreimbursed medical, vision, & dental expenses		
Miscellaneous		
Total Variable Expenses	\$0.00	\$0.00

Fixed Monthly Expenses		
	Current	Proposed
Mortgage P&I		
2nd home mortgage		
Automobile note		
Student loans		
Credit cards		
Life insurance		
Disability insurance		
Medical insurance		
Long-term care insurance		
Homeowner's insurance		
Automobile insurance		
Medicare Insurance		
Federal income taxes		
State income taxes		
FICA		
Real estate taxes		
License and plates		
Other:		
Other:		
Kids or Parents		
Pet Care		
Total Fixed Expenses	\$0.00	\$0.00

Net Cash Flow		
	Current	Proposed
Total monthly income	\$0.00	\$0.00
Total fixed expenses	\$0.00	\$0.00
Total variable expenses	\$0.00	\$0.00
Total Fixed & Variable	\$0.00	\$0.00
Discretionary Income (Income - Expenses)	\$0.00	\$0.00