



We Make Banking Easy
Member FDIC

Monthly Cash Flow Plan

NET INCOME		Budgeted	Received
Employment Income			
Employment Income			
Pension			
Pension			
Social Security			
Social Security			
Rental			
Rental			
Dividends/Interest			
IRA/401K			
IRA/401K			
Other			
Other			
Other			
Total Income			
MEDICAL/HEALTH	Date	Budgeted	Spent
Prescriptions			
Vitamins			
Doctor Visits			
Dentist			
Optometrist			
Vision Needs			
Other			
Total Medical/Health Expenses			
HOUSING	Date	Budgeted	Spent
Mortgage/Rent			
Second Mortgage			
Property Tax			
Repairs/Maintenance			
Association Dues			
Electricity			
Gas			
Water			
Trash			
Phone			
Internet			
Cable			
Other			
Other			
Total Housing Expenses			

INSURANCE		Date	Budgeted	Spent
Auto				
Homeowners				
Riders				
Life				
Health				
Disability				
LTC				
Identity Theft				
Total Insurance Expenses				
TRANSPORTATION	Date	Budgeted	Spent	
Gas				
Oil				
Repairs and Tires				
Licensing				
Car Replacement				
Other				
Total Transportation Expenses				
FOOD	Date	Budgeted	Spent	
Groceries				
Restaurants				
Meal Services				
Total Food Expenses				
CLOTHING	Date	Budgeted	Spent	
Adults				
Children				
Cleaning				
Total Clothing Expenses				
RECREATION	Date	Budgeted	Spent	
Entertainment				
Travel				
Total Recreation Expenses				
CHARITY	Date	Budgeted	Spent	
Tithes				
Charity				
Charity				
Total Charity Expenses				

Monthly Cash Flow Plan (continued)

SAVINGS	Date	Budgeted	Spent
Emergency Fund			
Retirement Fund			
College Fund			
Total Savings Expenses			
PERSONAL	Date	Budgeted	Spent
Child Care			
Toiletries/Cosmetics			
Personal Services			
School Expenses			
Organization Dues			
Pet Supplies			
Subscriptions			
Subscriptions			
Subscriptions			
Hobbies			
Technology			
Gifts			
Other			
Other			
Total Personal Expenses			
DEBT	Date	Budgeted	Spent
Auto Loan 1			
Auto Loan 2			
Personal Loan			
Credit Card 1			
Credit Card 2			
Credit Card 3			
Credit Card 4			
Student Loan 1			
Student Loan 2			
Student Loan 3			
Student Loan 4			
Medical			
Other			
Other			
Other			
Total Debt Expenses			

MONTHLY CASH FLOW	Recommended Percent of Take Home Pay	In Dollars
Total Income		
- Total Charity	10-15%	-
- Total Savings	10-15%	-
- Total Food	5-15%	-
- Total Housing	30-45%	-
- Total Insurance	10-25%	-
- Total Transportation	10-15%	-
- Total Medical	5-10%	-
- Total Clothing	2-7%	-
- Total Recreation	5-10%	-
- Total Personal	5-10%	-
- Total Debt	5-10%	-
= Balance at End of Month (Should be zero. If balance remains, adjust savings or pay more on debt.)		=

PAID OFF DEBT THIS MONTH	Date	Budgeted	Spent
Total paid off debt this month			

ACCOUNT	Beginning Balance	End Balance
Checking		
Savings		

NOTES