Personal Cash-Flow Statement

PREPARED FOR: _____   DATE: _____ / _____ / _____

You'll Need:

- Most recent paycheck. (If your salary is variable, because you're self-employed or work on a commission basis, use an average of your pay over the past 6–12 months.)

- Statements showing income from income sources, such as pensions, Social Security, or savings/investment interest

- Most recent bank and investment statements

- Most recent credit card statement(s)

- Statements for other debts, such as student or auto loans

- Most recent checking and savings account statements

- A record of your discretionary expenditures over the past month

INCOME: MONTHLY AMOUNT

Salary (net: after taxes and benefits)	
Spouse's salary (net: after taxes and benefits)	
Pension income	
Social Security income	
Interest/investment income	
Other income (specify)	
Other income (specify)	
Other income (specify)	
TOTAL: Monthly Income Amount	

EXPENSES: MONTHLY AMOUNT

Fixed:

Mortgage or rent	
Other real estate payments (taxes, assessments, etc.)	
Auto loan	
Student loan	
Credit card payment	
Utilities	
Tuition	
Child care	
Food	
Clothing	
Other expenses (specify)	
Other expenses (specify)	
Other expenses (specify)	
Other expenses (specify)	

Variable (Discretionary)**:**

Personal care (haircuts, gym membership, etc.)	
Entertainment	
IRA contributions	
Other savings/investments (specify)	
Other savings/investments (specify)	
Other savings/investments (specify)	
Other expenses (specify)	
Other expenses (specify)	
Other expenses (specify)	
Other expenses (specify)	
Other expenses (specify)	
TOTAL: Monthly Expenses Amount	

Income [   ]   — Expenses [   ]   = **TOTAL: Monthly Cash Flow** [   ]