

INCOME	
Income Type	
Salary	
Dividends	
Interest	
Other Income	
<i>Total Income</i>	

EXPENSES	
Home	
Rent/Mortgage	
Taxes, Insurance	
Repairs Maintenance	
Association Fees	
Other	
<i>Total Home Expenses</i>	

Utilities	
Electric	
Gas	
Water, Sewer, Recycling	
Phone (landline)	
Phone (cellular)	
TV Service (Cable or Satellite)	
Internet Access	
Other	
<i>Total Utility Expenses</i>	

Transportation	
Car Payment 1	
Car Payment 2	
Fuel	
Car Insurance	
Repairs, Maintenance	
Bus, train, taxi or other	
Other	
<i>Total Transportation Expenses</i>	

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Insurance	
Health Insurance	
Life Insurance	
Disability Insurance	
Homeowner's Insurance <i>(if not included in your monthly mortgage)</i>	
Mortgage Insurance <i>(if applicable, not included in monthly mortgage)</i>	
Other	
<i>Total Insurance Expenses</i>	

Debts	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Student Loans	
Private Loans	
Lines of Credit	
<i>Total Debt Expenses</i>	

Household	
Groceries	
Dining Out <i>(restaurants, etc)</i>	
Professional Services <i>(landscaping, pool service)</i>	
Supplies	
Activity Supplies & Fees <i>(sports, clubs, etc.)</i>	
Child Support	
Alimony	
School Tuition & Supplies	
Other	
<i>Total Household Expenses</i>	

Personal Care	
Prescription Medications	
Medical Co-Payments	
Clothing	
Personal Services <i>(massage, nail, hair, etc.)</i>	
Other	
<i>Total Personal Care Expenses</i>	

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Entertainment	
Events	
Movies & Music	
Hobbies	
Other	
<i>Total Entertainment Expenses</i>	

Miscellaneous	
Retirement Contributions and/or Savings	
Charitable Gifts	
Gifts to Others	
Travel	
Other	
<i>Total Miscellaneous Expenses</i>	

SUMMARY	
Total Income	
Home Expenses	
Utilities Expense	
Total Transportation Expense	
Total Insurance Expense	
Total Debts Expense	
Total Household Expense	
Total Personal Care Expense	
Total Entertainment Expense	
Total Miscellaneous Expense	
Total Expenses	
Monthly Cash Flow (<i>Total Income - Total Expenses</i>)	