

# PERSONAL CASH FLOW MANAGEMENT SYSTEM - WORK SHEET

INCOME	MONTHLY	ANNUALLY	DETAILS / CALCULATIONS
Employment Income - Employee			
Employment Income - Spouse			
Investment Income			
Rental Income			
Child Tax Benefit Income			
Pension Income			
Self-Employed Income			
Other			
<b>TOTAL INCOME</b>	\$ -	\$ -	
<b>EXPENSES</b>			
<u>HOUSING</u>			
Mortgage or Rental Payments			
Property Taxes			
Property Insurance			
Mortgage Insurance			
Repairs & Maintenance			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	
<u>UTILITIES</u>			
Heat			
Water			
Electricity			
Telephone / Cellular Phone			
Cable TV			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	

## PERSONAL CASH FLOW MANAGEMENT SYSTEM - WORK SHEET

<u>FOOD HOUSEHOLD &amp; MAINT.</u>	MONTHLY	ANNUALLY	DETAILS / CALCULATIONS
Groceries & Household Supplies			
Lawn & Garden			
Decorating & Painting			
Furniture & Appliances			
Pet & Pet Care			
Household Help			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	
<u>TRANSPORTATION &amp; FEES</u>			
Auto Lease or Loan Payment			
Gas & Oil			
Auto Maintenance & Repairs			
Auto Insurance & License(s)			
Public Transportation			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	
<u>CLOTHING &amp; ACCESSORIES</u>			
Leisure Clothing			
Business Clothing			
Footwear			
Outerwear			
Clothing Services/Drycleaning			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	

## PERSONAL CASH FLOW MANAGEMENT SYSTEM - WORK SHEET

<u>DEPENDENT EXPENSES</u>	MONTHLY	ANNUALLY	DETAILS / CALCULATIONS
Child Allowance			
Child Day Care			
Child Education Expenses			
Alimony & Child Support			
Babysitting			
Family Commitments			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	
<u>HEALTH CARE</u>			
Life Insurance Premium			
Disability Insurance Premium			
Medical/Dental/Vision Premium			
Extra Billing & Uncovered Exp.			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	
<u>RECREATION &amp; PERSONAL</u>			
Family Vacation			
Club Dues & Membership Fees			
Hobbies			
Dining Out			
Entertainment			
Entertaining at Home			
Adult Education Programs			
Luncheons & Pocket Money			
Personal Grooming			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	

## PERSONAL CASH FLOW MANAGEMENT SYSTEM - WORK SHEET

<u>MISCELLANEOUS</u>	MONTHLY	ANNUALLY	DETAILS / CALCULATIONS
Christmas Gifts			
Birthday Gifts			
Other Occasion Gifts			
Charitable & Church Donations			
Political Contributions			
Other			
<b>SUBTOTAL</b>	\$ -	\$ -	
<b>TOTAL EXPENSES (All Subtotals)</b>	\$ -	\$ -	
<b>TOTAL INCOME</b> minus	\$ -	\$ -	
<b>TOTAL EXPENSES</b> equals	\$ -	\$ -	
<b>CASH FLOW BEFORE SAVINGS</b>	\$ -	\$ -	
<b>SAVINGS &amp; DEBT REDUCTION</b>			
Credit Card Payments			
Installment Loans			
RRSP Contributions			
Investments			
Education Funding			
Income Tax & Other Deductions			
Other			
<b>TOTAL SAVINGS &amp; DEBT REDUCTION</b>	\$ -	\$ -	
<b>CASH FLOW BEFORE SAVINGS</b> minus	\$ -	\$ -	
<b>SAVINGS &amp; DEBT REDUCTION</b> equals	\$ -	\$ -	
<b>INCOME SURPLUS or DEFICIT</b>	\$ -	\$ -	