

# Cash Management

## Cash Flow Worksheet

Start by gathering your financial records for the past six months or so to determine your total monthly net income and expenses. Since income and expenses can vary from month to month, you may wish to estimate your cash flow through all 12 months or take a 12-month average.

### Monthly Income

Net wages, salary, tips	\$
Alimony, child support	\$
Dividends from stocks, mutual funds, etc.	\$
Interest on savings accounts, bonds, CDs, etc.	\$
Social Security benefits	\$
Pensions	\$
Other income	\$
<b>Total monthly income</b>	<b>\$</b>

### Fixed Monthly Expenses

Mortgage payment or rent	\$
Second home mortgage	\$
Automobile loan(s)	\$
Personal loans/other loans	\$
Charge accounts	\$
Real estate taxes	\$
Other taxes	\$
Utilities (electricity, heat, water, telephone, etc.)	\$
Life insurance	\$
Homeowner's insurance	\$
Automobile insurance	\$
Medical, dental, disability insurance	\$
Unreimbursed medical, dental expenses	\$

### Variable Monthly Expenses

Household repairs and maintenance	\$
Food	\$
Clothing/laundry/cleaning	\$
Tuition	\$
Other education expenses	\$
Child care	\$
Automobile expenses (gas, repairs, etc.)	\$
Other transportation	\$
Entertainment/dining	\$
Recreation/travel	\$
Dues/subscriptions	\$
Hobbies	\$
Gifts	\$
Professional services	\$
Charitable contributions	\$
Other expenses	\$
<b>Total monthly expenses</b>	<b>\$</b>

### Net Cash Flow

Total monthly income	\$
Total monthly expenses	\$
Discretionary monthly income (Subtract your expenses from your income)	\$

**How much of your discretionary monthly income are you investing or saving each month?**

\$ \_\_\_\_\_