|  |  |
| --- | --- |
| **Income (Monthly)** |  |
| Job Income #1 | $ |
| Job #2/Other Income | $ |
| Other Income | $ |
| Total Income |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Expenses (Monthly)** |  |  |  |  |
| Housing Expenses |  |  | Miscellaneous Expenses |  |
| Rent | $ |  | Life Insurance | $ |
| Electricity (Air) | $ |  | Day Care | $ |
| Natural Gas (Heat) | $ |  | Pet food and care | $ |
| Water / Trash | $ |  | Toiletries (Personal Care Items) | $ |
| Phone (include cell) | $ |  | Hair, Nails, Cosmetics | $ |
| Home Security System | $ |  | Clothing | $ |
| Total Housing Expense | $ |  | Laundry | $ |
|  |  |  | Education and Project Expenses | $ |
| Food Expense |  |  | Child Support (Expense) | $ |
| Groceries | $ |  | Video Streaming | $ |
| Dining Out | $ |  | Music Streaming | $ |
| Snacks (Convenience Store) | $ |  | Internet/Cable | $ |
| Total Good Expense | $ |  | Gym Membership | $ |
|  |  |  | Hobbies/Lessons | $ |
| Transportation Expense |  |  | Gifts (Expense) | $ |
| Car Payment | $ |  | Entertainment (Going out) | $ |
| Gasoline | $ |  | Storage Costs | $ |
| Maintenance | $ |  | Family Assistance | $ |
| Insurance | $ |  | Total Misc. Expenses | $ |
| Uber/Bus/Parking | $ |  |  |  |
| Total Transportation Expense | $ |  | Debt Expenses |  |
|  |  |  | Card/Personal/Payday | $ |
| Health Expenses |  |  | Card/Personal/Payday | $ |
| Medicine | $ |  | Card/Personal/Payday | $ |
| Doctor Visits | $ |  | Card/Personal/Payday | $ |
| Health Insurance | $ |  | Card/Personal/Payday | $ |
| Total Health Expenses | $ |  | Total Debt | $ |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Calculating Cash Flow** |  |  |  |  |
| Housing Expense | $ |  |  |  |
| Food Expense | $ |  | Total Income | $ |
| Transportation Expense | $ |  | Subtract Total Expenses | -$ |
| Health Expenses | $ |  |  |  |
| Miscellaneous Expense | $ |  | Total Cash Flow\* | $ |
| Debt Expense | $ |  | \*Could Be Positive or Negative |  |
| Total Expenses | $ |  |  |  |