



Household Cash Flow

Monthly [] Annual []

| Housing | |
|-----------------------------------|-------|
| Homeowner's Insurance | \$ |
| Household Improvements and Maint. | \$ |
| Mortgage | \$ |
| Property Tax | \$ |
| Rent / HOA Fees | \$ |
| Other | \$ |
| Total | _____ |

| Utilities | |
|-----------------------------------|-------|
| Electric | \$ |
| Oil / Gas | \$ |
| Telephone / Cable / Internet Fees | \$ |
| Water / Sewer | \$ |
| Other | \$ |
| Total | _____ |

| Personal | |
|------------------------|-------|
| Clothing | \$ |
| Groceries | \$ |
| Laundry / Dry Cleaning | \$ |
| Salon, etc. | \$ |
| Other | \$ |
| Total | _____ |

| Health Care and Insurance | |
|---------------------------|-------|
| Medical Insurance | \$ |
| Dental and Vision | \$ |
| Copay/Prescriptions, etc. | \$ |
| Insurance and Premiums | \$ |
| Disability Insurance | \$ |
| Life Insurance Premiums | \$ |
| Total | _____ |

| Family Care | |
|--------------------------------------|-------|
| Support of Children or Grandchildren | \$ |
| Support of Parents | \$ |
| Other Obligations | \$ |
| Total | _____ |

| Routine Transportation | |
|----------------------------|-------|
| Auto Loan or Lease Payment | \$ |
| Registration Fees | \$ |
| Gasoline | \$ |
| Insurance | \$ |
| Routine Maintenance | \$ |
| Other Commuting Expenses | \$ |
| Total | _____ |

| Recreation | |
|----------------------|-------|
| Club Membership | \$ |
| Hobbies | \$ |
| Travel and Vacations | \$ |
| Other | \$ |
| Total | _____ |

| Entertainment | |
|------------------------------------|-------|
| Dining Out | \$ |
| Movies / Theater / Sporting Events | \$ |
| Other | \$ |
| Total | _____ |

| Gifts | |
|-----------------------------------|-------|
| Gifts (Birthdays, Holidays, etc.) | \$ |
| Total | _____ |

| Miscellaneous/ Other | |
|----------------------|-------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| Total | _____ |

Total Expenses \$ _____