

Monthly Cash Flow Tracking/Plan Name:

Month:

Item	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	Days 1-16	Notes
Cash Contributions																		
Contributions to religious organizations																		
Contributions to charitable, educational or political organizations																		
Gifts, allowance, family & child support, alimony and other cash contributions to individuals & households																		
Savings																		
Emergency Fund (idea: put half or more of bonuses & tax refunds into fund to reach 3-6+ months of living expenses)																		
Periodic Expense Fund (idea: reduce spending to save 5% of income monthly for holidays, home, cars, repairs & furnishings)																		
Retirement Fund (idea: put half or more of raises into fund until annual contributions reach 15% of income)																		
College Fund (optional for self, spouse, children or grandchildren, do after saving for emergencies, periodic expenses & retirement)																		
Debts: student & auto loans, credit cards and other consumer debt (idea: increase savings by eliminating debt)																		
1: Limit: Balance: Interest rate: Minimum payment:																		
2: Limit: Balance: Interest rate: Minimum payment:																		
3: Limit: Balance: Interest rate: Minimum payment:																		
4: Limit: Balance: Interest rate: Minimum payment:																		
5: Limit: Balance: Interest rate: Minimum payment:																		
6: Limit: Balance: Interest rate: Minimum payment:																		
7: Limit: Balance: Interest rate: Minimum payment:																		
8: Limit: Balance: Interest rate: Minimum payment:																		
9: Limit: Balance: Interest rate: Minimum payment:																		
10: Limit: Balance: Interest rate: Minimum payment:																		
11: Limit: Balance: Interest rate: Minimum payment:																		
Housing																		
Principal residence rent/mortgage payment (including loan principal, interest, taxes, insurance & association dues)																		
Other lodging (school dormitories, hotels, motels, vacation homes and other lodging while away from home)																		
Renters insurance																		
Electricity																		
Natural gas																		
Water, sewer & trash																		
Home & cell phones, internet access & alarm monitoring																		
Baby-sitting, childcare, elder care, invalid care & adult daycare																		
Housekeeping/maintenance/lawn supplies and services, pest control, stationary, postage, moving & storage																		
Lawn furnishings, equipment, supplies and services																		
Home & lawn furnishings, appliances, floor & window coverings, housewares, luggage, linens & decorative items																		
Transportation (car loan or lease payment, if any, fies under debts above)																		
Vehicle insurance																		
Gasoline, oil & additives (brake fluid, coolants, etc.)																		
Vehicle maintenance & repair (including tires, batteries, oil changes, audio equipment and auto repair policies)																		
License/registration/inspection fees, parking, tolls, fines, towing & automobile service clubs																		
Public and other transportation (Uber/Lyft, taxis, car rental, bus, train & airline fares, etc.)																		
Food																		
Food and drinks at home (groceries and meals prepared from groceries, including packed lunches, etc.)																		
Food and drinks away from home (restaurants, take-out, delivery, food trucks & carts, vending & school cafeterias)																		
Apparel																		
Clothing, shoes, jewelry, and accessories																		
Other apparel products & services (sewing supplies, tailoring, alternations, dry cleaning, shoe & jewelry repair)																		
Healthcare																		
Health & dental insurance																		
Healthcare products & services (doctor/dentist/hospital/nursing care, drugs, tests, supplies, equipment, eyeglasses & gym)																		
Entertainment																		
Sports & recreation (lessons, equipment and fees for participant sports, musical instruments & creative hobbies)																		
Amusements (pets, TV/music products & services, toys, games, tobacco, gambling, sporting & cultural event tickets)																		
Other Expenditures																		
Life, disability, long-term care, and umbrella liability insurance																		
Reading (print and digital books, newspapers, magazines, newsletters and reference works)																		
Education (tuition, fees, books, supplies & equipment for nursery, elementary, secondary, college & skills education)																		
Personal care products & services (soap, cosmetics, perfume, deodorant, shaving, hair & nail, tooth & skin care)																		
Miscellaneous: banking & finance charges, legal & accounting costs, occupational expenses, funerals & cemetery lots																		
TOTAL																		

Monthly Cash Flow Tracking/Plan Name:

Month:

Item	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	Days 17-31	Days 1-16	Total
Cash Contributions																		
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