

Cash Flow Management P&L

Total Monthly Gross Income

		\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	\$ _____	
- Savings, 401K, etc.	\$ _____	
= Total Monthly 'Spendable' Income		\$ _____

Housing Expenses

Monthly Payments

Rent or Mtg.		\$ _____
Utilities		\$ _____
Insurance (set \$ aside each month if paid annually)		\$ _____
Repairs (set \$ aside for future expenses)		\$ _____
Taxes (set \$ aside if paid annually)		\$ _____
= Total		\$ _____

Car Expenses

Loan Payment(s)		\$ _____
Gas		\$ _____
Insurance (set \$ aside if paid annually)		\$ _____
Maintenance & Repairs (set \$ aside for future expenses)		\$ _____
= Total		\$ _____

Debts

Creditor #1 _____		\$ _____
Balance _____		
Creditor #2 _____		\$ _____
Balance _____		
Creditor #3 _____		\$ _____
Balance _____		
Creditor #4 _____		\$ _____
Balance _____		

(figure more on back if needed)

= **Total** \$ _____

Miscellaneous

(Set \$ aside each month for annual expenses,
such as Ins.)

Church Tithes & Offerings	\$ _____
Other Charitable Contributions	\$ _____
Groceries, Lunches, Meals Out	\$ _____
Childcare	\$ _____
School Tuition/Supplies	\$ _____
Medical Bills and Co-Pays	\$ _____
Prescription Medicines	\$ _____
Pet Supplies & Vet Exams	\$ _____
Entertainment, Cable, Video Rentals	\$ _____
Club Dues (Homeowner's Assoc., Fitness, etc...)	\$ _____
Newspaper, Magazine Subscriptions	\$ _____
Clothing	\$ _____
Haircuts	\$ _____
Gifts	\$ _____
Cash	\$ _____
Other (continue on back if needed)	\$ _____
= Total	\$ _____

Monthly Expense Totals

Housing	\$ _____
Car	\$ _____
Debts	\$ _____
Miscellaneous	\$ _____
= Total Expenses	\$ _____

Monthly Surplus or Shortage

(Total Spendable Income *minus* Total
Expenses)

\$ _____