

Personal Cash-Flow Statement

PREPARED FOR:

DATE:

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You'll Need:

- Most recent paycheck. (If your salary is variable, because you're self-employed or work on a commission basis, use an average of your pay over the past 6–12 months.)
- Statements showing income from income sources, such as pensions, Social Security, or savings/investment interest
- Most recent bank and investment statements
- Most recent credit card statement(s)
- Statements for other debts, such as student or auto loans
- Most recent checking and savings account statements
- A record of your discretionary expenditures over the past month

INCOME: MONTHLY AMOUNT

Salary (net: after taxes and benefits)	<input type="text"/>
Spouse's salary (net: after taxes and benefits)	<input type="text"/>
Pension income	<input type="text"/>
Social Security income	<input type="text"/>
Interest/investment income	<input type="text"/>
Other income (specify)	<input type="text"/>
Other income (specify)	<input type="text"/>
Other income (specify)	<input type="text"/>
TOTAL: Monthly Income Amount	<input type="text"/>

EXPENSES: MONTHLY AMOUNT

Fixed:	
Mortgage or rent	<input type="text"/>
Other real estate payments (taxes, assessments, etc.)	<input type="text"/>
Auto loan	<input type="text"/>
Student loan	<input type="text"/>
Credit card payment	<input type="text"/>
Utilities	<input type="text"/>
Tuition	<input type="text"/>
Child care	<input type="text"/>
Food	<input type="text"/>
Clothing	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>

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Variable (Discretionary):	
Personal care (haircuts, gym membership, etc.)	<input type="text"/>
Entertainment	<input type="text"/>
IRA contributions	<input type="text"/>
Other savings/investments (specify)	<input type="text"/>
Other savings/investments (specify)	<input type="text"/>
Other savings/investments (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
TOTAL: Monthly Expenses Amount	<input type="text"/>

Income	<input type="text"/>	– Expenses	<input type="text"/>	= TOTAL: Monthly Cash Flow	<input type="text"/>
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