



Your Monthly Cash Flow Plan (BUDGET)

A monthly cash flow plan or budget gives you more control over your money and sets you up to achieve short-term and long-term financial goals and dreams. It is important to have a **zero based cash flow plan** which means your monthly income minus your expenses should equal **ZERO**. Since financial needs change regularly, plan to create a new cash flow plan each month.

Below is a **sample cash flow plan** and a blank one so you can begin to fill one out for yourself. Include line items for expenses that may not be listed. This is your personal spending plan each month. Use whatever program you prefer—Excel, Google Sheets, a specific budgeting app or even pen and paper.

Plan to include your **automatic named savings accounts** in your cash flow plan each month. Finally, your monthly cash flow plan should eventually have a line item expense named **investments**. Begin investing even a small amount of money each month and list it as one of your monthly “expenses.”

Sample Budget Only
\$36,000 ANNUAL INCOME AFTER TAXES

MONTHLY NET INCOME		\$3,000
LIVING EXPENSES		
Rent or Mortgage		\$800
Gas, Electric and Water		\$200
Internet and TV		\$75
Phone		\$50
TRANSPORTATION EXPENSES		
Car Payment		\$225
Gas		\$100
Insurance		\$125
Maintenance/Repairs		\$75
Public Transportation/Tolls		\$35
FOOD EXPENSES		
Grocery		\$450
Eating out		\$150
MEDICAL EXPENSES		
Health Insurance		\$125
Prescriptions		\$25
Dentist		\$40
PERSONAL EXPENSES		
Entertainment		\$100
Clothing		\$75
Laundry/Toiletries		\$25
OTHER EXPENSES		
Miscellaneous		\$50
Investments		\$150
Loans (credit card/student)		\$100
GIVING/CHARITY		\$125
TOTAL EXPENSES		\$3,000
INCOME – EXPENSES =		\$0



My Personal Budget

MONTHLY NET INCOME	\$ _____
LIVING EXPENSES	
Rent or Mortgage	\$ _____
Gas, Electric and Water	\$ _____
Internet and TV	\$ _____
Phone	\$ _____
TRANSPORTATION EXPENSES	
Car Payment	\$ _____
Gas	\$ _____
Insurance	\$ _____
Maintenance/Repairs	\$ _____
Public Transportation/Tolls	\$ _____
FOOD EXPENSES	
Grocery	\$ _____
Eating out	\$ _____
MEDICAL EXPENSES	
Health Insurance	\$ _____
Prescriptions	\$ _____
Dentist	\$ _____
PERSONAL EXPENSES	
Entertainment	\$ _____
Clothing	\$ _____
Laundry/Toiletries	\$ _____
OTHER EXPENSES	
Miscellaneous	\$ _____
Investments	\$ _____
Loans (credit card/student)	\$ _____
GIVING/CHARITY	\$ _____
TOTAL EXPENSES	\$ _____
INCOME – EXPENSES =	\$ _____