

PERSONAL CASH-FLOW STATEMENT

STATEMENT OF FINANCIAL CONDITION AS OF _____, 19__

MONTHLY VARIABLE EXPENSES	TOTALS	
Grocery Purchases: Food, Beverages, Sundries		
Automobile: Gasoline, Repairs, Servicing		
Utility Bills: Electricity, Water, Phone, Etc.		
Clothing		
Medical, Dental, Prescription, Drugs		
Entertainment		
Contingency Food		
Other Monthly Variable Expenses—Itemize		
TOTAL VARIABLE EXPENSES	A	

MONTHLY FIXED EXPENSES	TOTALS	
Rent or Mortgage Payment		
Auto Loan: Car 1		
Auto Loan: Car 2		
Credit Card Payment 1		
Credit Card Payment 2		
Credit Card Payment 3		
Credit Card Payment 4		
Major Store Accounts		
Donations		
Insurance Payments		
Home Improvement Loans—Itemize		
TOTAL FIXED EXPENSES	B	
Total Monthly Expenses (A+B=C)	C	

MONTHLY INCOME

Gross Income	D		
Payroll Deductions	E		
Net Income (D-E)	F		
Disposable Income (F-C)	G		