

Personal Cash Flow Management Worksheet

	Average Monthly	Irregular Monthly	Total Monthly
INCOME			
Employment Income - Client			
Employment Income - Spouse			
Investment Income			
Rental Income			
Family Allowance, etc.			
Personal Income			
Income from self-employment			
Other Income			
TOTAL MONTHLY INCOME			
EXPENSES			
HOUSING:			
Mortgage or Rental Payments			
Property Taxes			
Property Insurance			
Mortgage Insurance			
Repairs and Maintenance			
Other			
SUB TOTAL			
UTILITIES:			
Heat			
Water			
Light			
Telephone, Cell phone, internet			
Cable TV			
Other i.e. Alarm systems			
SUB TOTAL			
FOOD, HOUSEHOLD SUPPLIES & MAINTENANCE:			
Groceries and Household Supplies			
Lawn and Garden			
Decorating and Painting			
Furniture and Appliances			
Pet and Pet Care			
Household Help/Services hired			
Other			
SUB TOTAL			

	Average Monthly	Irregular Monthly	Total Monthly
TRANSPORTATION AND FEES:			
Auto Lease or Loan Payment			
Gasoline and Oil			
Auto Maintenance and Repairs			
Auto Insurance and License(s)			
Public Transportation			
Other			
SUB TOTAL			
CLOTHING AND ACCESSORIES:			
Leisure Clothing			
Business Clothing			
Footwear			
Outerwear			
Clothing services/Dry-cleaning			
Other			
SUB TOTAL			
DEPENDENT EXPENSES:			
Child Allowance			
Child Day Care			
Child Education Expense			
Alimony and Child Support			
Babysitting			
Family Commitments			
Other			
SUB TOTAL			
HEALTHCARE:			
Life and Disability Insurance			
Dental, Medical, Vision Insurance			
Extra-billing and Uncovered Expenses			
Other			
SUB TOTAL			

	Average Monthly	Irregular Monthly	Total Monthly
RECREATION AND PERSONAL DEVELOPMENT:			
Family Vacation			
Club Dues and Membership Fees			
Hobbies			
Dining Out			
Cinema, Theatre, etc.			
Entertaining at Home			
Books and Newspapers			
Adult Education Programs			
Luncheons and Pocket Money			
Personal Grooming			
Other			
SUB TOTAL			
MISCELLANEOUS:			
Christmas and Birthday Gifts			
Charitable / Church Contributions			
Political Contributions			
Other			
SUB TOTAL			
TOTAL EXPENSES			
TOTAL MONTHLY INCOME			
CASH FLOW BEFORE SAVINGS			
SAVINGS AND DEBT REDUCTION			
Credit Card Payments (over 30 days)			
Installment Loans			
RRSP Contributions			
Investments			
Education Funding			
Income Tax and Other Deductions			
Other			
TOTAL SAVINGS			
INCOME SURPLUS (OR DEFICIT)			