

Instructions for **Monthly Cash Flow & Spending Plan** form:

Each month, record each regular paycheck or irregular income.

Give every dollar a job! Allocate where to spend (or save) every dollar of the income. If you don't have a plan for each dollar, someone else does!

Remember to save every month for quarterly or annual expenses (†). Don't be surprised by something you know is coming.

Consider using "envelope system" with cash, rather than credit cards (*) for categories that you choose.

Subtotal expenses from pages 1 and 2. Total should equal 100% of the income on page 1.

Don't leave stray dollars to blow around in the wind! It's okay to plan for "blow money" or non-necessary spending— as long as you have a plan.

Keep a record of expenses, and at the end of the month write down how you actually spent the money.

Next month, you can adjust the figures as needed, according to needs and goals.

Monthly Cash Flow & Spending Plan					
MONTH:			†Saving for non-monthly expense		Actually Spent (month)
PAY PERIOD (date, or irregular income):			*Envelope system		
ITEM					
INCOME					
CHARITABLE GIVING					
*Tithing					
*Offerings					
Other Charity					
SAVING					
†Emergency Fund					
†Retirement Fund					
†College Fund					
†Other					
HOUSING					
Mortgage					
†Property Taxes					
†Property Insurance					
†Repairs, Lawn care					
†Replacement					
Other					
UTILITIES					
Electricity					
Water/Gas					
Phone					
Cell Phone					
Internet					
Trash					
FOOD					
*Grocery					
*Restaurants					
CLOTHING					
*Children					
*Adults					
*Cleaning/Laundry					
Subtotal (expenses)					

Monthly Cash Flow & Spending Plan					Actual
TRANSPORTATION					
Car Payment					
*Gas & Oil					
†Repairs					
†Car Insurance					
†License & Taxes					
†Car Replacement					
MEDICAL/HEALTH					
Health insurance					
†Doctor/Dentist					
Prescriptions					
Other					
PERSONAL					
†Life Insurance					
Child Care					
*Toiletries/Cosmetic					
*Hair Care					
†Education					
†School Supplies/Tuition					
Child Support/Alimony					
Subscriptions					
Organization Dues					
†Gifts (incl. Christmas)					
Miscellaneous					
*Blow Money					
RECREATION					
*Entertainment					
†Vacation					
DEBTS (Hopefully -0-)					
Credit Card 1					
Credit Card 2					
Student Loan					
Other					
Subtotal (expenses)					
Subtotal from page 1					
Total (100% of income)					