

Monthly Cash Flow Plan -

* Envelope	Budgeted Items	Planned		Actual	
		SubTotal	TOTAL	Actually Spent	% of Take Home Pay
	Charitable Gifts		315	315	0.137 10-15%
	Savings				
	Emergency Fund	109		109	
	Retirement Fund				
	College Fund		109		0.047 5-10%
	Housing				
	First Mortgage (Rent)	397		397	
	Second Mortgage				
	RealEstate Taxes				
	Homeowners Insurance				
	Repairs or Maint. Fee				
	Replace Furniture				
	Other		397		0.172 25-35%
	Utilities				
	Electricity				
	Water				
	Gas				
	Phone	60		60	
	Trash				
	Cable	35	95	35	0.041 5-10%
*	Food				
*	Groceries	150		150	
*	Restaurants	100	250	100	0.109 5-15%
	Transportation				
	Car Payment 1	510		510	
	Car Payment 2				
*	Gasoline and Oil	100		100	
*	Repairs and Tires	90		90	
	Car Insurance	60		60	
	License and Taxes				
	Car Replacement		760		0.330 10-15%
	Page 1 TOTAL		1926	1926	