

Personal Cash Flow Statement

Statement of Financial Condition as of _____, 20 ____

Monthly Variable Expenses		Totals	
Grocery purchases			
Automobile: gasoline, repairs, servicing			
Utility bills: electricity, water, phone, etc.			
Clothing			
Medical, dental, prescriptions			
Entertainment			
Other monthly variable expenses—itemize			
Total Variable Expenses	A		\$0.00
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		\$0.00
Total monthly expenses (A + B = C)	C		\$0.00
Monthly Income			
	Gross Income	D	
	Payroll deductions	E	
	Net income (D - E)	F	\$0.00
	Disposable income (F - C)	G	\$0.00