2/9/2011   **BUDGET - CASH FLOW SHEET**

Note: For a line item, put dollar value in Monthly OR Annual column; not both

	Monthly	Annual			Monthly	Annual
INCOME SOURCES:			**HOME:**			
Salary/Commission (Husband)			Maintenance / Repairs / Maid			
Salary/Commission (Wife)			Yard Mowing / Lawn Treatment			
Bonus			Electric/Gas/Water/Garbage			
Self Employment (H)			Cable TV / Internet			
Self Employment (W)			Phone - local / long dist. / cell			
Social Security (H)			Neighborhood Fees			
Social Security (W)			Other - _____			
Pensions			Other - _____			
Rental Income						
Investment Income			**CAR / BOAT:**			
Other - _____			Gas			
Other - _____			Tolls / Parking			
			Maintenance / Repair			
TOTAL ANNUAL INCOME:		$ -	License / Inspection			
			Other - _____			
OUTFLOW / EXPENSES:			Other - _____			
TAXES:						
Federal Income Tax			**LIVING EXPENSES:**			
State Income Tax			Groceries			
Soc. Sec. & Medicare (H)			Childcare / Babysitting			
Soc. Sec. & Medicare (W)			Child Support / Alimony			
Property Tax - Car(s) & Home			Clothing / Shoes			
Other - _____			Dry Cleaning			
Other - _____			Education / Retreats			
			Doctor Visits / Medicine			
SAVINGS:			Charity - Church, School, etc.			
Retirement Plans			Other - _____			
College Plans			Other - _____			
Short Term						
Other - _____			**CHILDREN:**			
Other - _____			Sports / Activity Fees			
			School Fees & Tuition			
INSURANCE:			Lessons / Summer Camps			
Life			Other - _____			
Disability			Other - _____			
Group Plans (health, life, disab.)						
Long Term Care			**DISCRETIONARY EXPENSES:**			
Car / Home / Liability			Personal Care / Hair Cuts			
Other - _____			Club Dues & Fees			
Other - _____			Dining Out			
			Gifts - Christmas, b-day, etc.			
DEBT:			Pets - Food, Vet., etc.			
Home Mortgage / Rent			Recreation / Entertainment			
Home Equity Loan			Vacations			
Rental Property Debt / Expenses			Newspaper / Magazines			
Credit Cards			Other - _____			
Student Loans			Other - _____			
Car / Boat Loans						
Other - _____			**COLUMN 2 EXPENSES =**	$ -	$ -	
Other - _____						
			Total Monthly Income =	$0		
COLUMN 1 EXPENSES =	$ -	$ -	**Total Monthly "Outflow" =**	$ -		
			Net Monthly Cashflow =	$ -		