

PERSONAL CASH FLOW STATEMENT

Name (s)

CASH INFLOWS

	Checking	Savings	Money Market	Credit Card	Subtotal	Comments [1]
Wages and salaries					-	
Self-employment income					-	
Bonuses and commissions					-	
Pensions and annuities [2]					-	
Social Security [3]					-	
IRA distributions [4]					-	
Pensions					-	
Annuities					-	
Investment Income					-	
Interest					-	
Dividends					-	
Sale of securities					-	
Other income					-	
Total income					<u>\$ -</u>	

[1] If managed online, record website, userid, and password somewhere. Visit Lastpass.com for a password manager.

[2] Is income tax withheld? How much? Will estimated quarterly payments be necessary?

[3] Are Medicare premiums deducted or income tax withheld?

[4] Are minimum required distributions required? Are they automatic or is a specific request necessary each year?

CASH OUTFLOWS

	Checking	Savings	Money Market	Credit Card	Subtotal	Comments
Housing					-	
Rent/mortgage payments					-	
Yard man					-	
Cleaning lady					-	
Repairs and maintenance					-	
Utilities					-	
Alarm					-	
Gas					-	
Electric					-	
Water					-	
Phone					-	
Cable and internet					-	
Computer backup					-	
Food					-	
Groceries					-	
Dining out					-	
Autos					-	

	Checking	Savings	Money Market	Credit Card	Subtotal	Comments
Loan					-	
Registration and inspection fees					-	
Gas, tires, maintenance					-	
Medical					-	
Deductible and out-of-pocket					-	
Prescription					-	
Clothing					-	
Insurance [5]					-	
Auto					-	
Disability					-	
Long term care					-	
Life					-	
Flood					-	
Homeowner's					-	
Medical					-	
Prescription					-	
Taxes					-	
Income					-	
Property					-	
Tax preparation fees					-	
Appliances, furniture					-	
Loan payments					-	
Purchase and repairs					-	
Personal care					-	
Laundry and dry cleaning					-	
Cosmetics and hair					-	
Recreation					-	
Entertainment					-	
Vacation					-	
Gifts					-	
Charitable contributions					-	
Cash [6]					-	
Credit card payments					-	

Total expenses \$ -

[5] Don't post the cost of insurance provided by employer or through payroll deduction, but do identify those coverages in the comments. E.g., "\$250,000 group life at work" or "\$10,000 death benefit at work."

[6] Technically, cash isn't an expense. However, this cash flow statement is as much for household management as budgeting. If you pay the yard man and others in cash, buy groceries or meals with cash, etc., it's fine to summarize cash here rather than itemize elsewhere.

CASH SURPLUS (OR DEFICIT) \$ -