

MONTHLY CASH FLOW BUDGET PLAN

Budgeted Items	Sub Total	Total	Actually Spent	% of Take Home Pay
TITHE/CHARITABLE	_____		_____	
Saving	_____		_____	
Emergency Fund	_____		_____	
Retirement Fund	_____		_____	
College Fund	_____	_____	_____	_____
Housing				
First Mortgage	_____		_____	
Second Mortgage	_____		_____	
Real Estate Taxes	_____		_____	
Homeowners Ins.	_____		_____	
Repairs or Maintenance	_____		_____	
Replace Furniture	_____		_____	
Other	_____	_____	_____	_____
Utilities				
Electricity	_____		_____	
Water	_____		_____	
Gas	_____		_____	
Phone	_____		_____	
Trash	_____		_____	
Cable	_____	_____	_____	_____
Food				
Grocery	_____		_____	
Restaurants	_____		_____	
Other	_____	_____	_____	_____
Transportation				
Car Payment	_____		_____	
Gas & Oil	_____		_____	
Repairs & Tires	_____		_____	
Car Insurance	_____		_____	
License & Taxes	_____		_____	
Car Replacement	_____	_____	_____	_____





Budgeted Items	Sub Total	Total	Actually Spent	% of Take Home Pay
Clothing	_____		_____	
Kids	_____		_____	
Adults	_____		_____	
Cleaning/Laundry	_____	_____	_____	_____
Medical/Health				
Disability Insurance	_____		_____	
Health Insurance	_____		_____	
Doctor Bills	_____		_____	
Dentist	_____		_____	
Optometrist	_____		_____	
Drugs	_____	_____	_____	_____
Personal				
Life Insurance(Him)	_____		_____	
Life Insurance(Her)	_____		_____	
Child Care	_____		_____	
Baby Sitter	_____		_____	
Toiletries	_____		_____	
Cosmetics	_____		_____	
Hair Care	_____		_____	
School/Education	_____		_____	
Tuition/Supplies	_____		_____	
Child Support	_____		_____	
Alimony	_____		_____	
Subscriptions	_____		_____	
Organization Dues	_____		_____	
Gifts(inc. Christmas)	_____		_____	
Miscellaneous	_____		_____	
Blow\$(HIs)	_____		_____	
Blow\$(Her)	_____		_____	
Recreation	_____		_____	
Entertainment	_____		_____	
Vacation	_____	_____	_____	_____



Debts

Visa	_____	_____	_____
Visa	_____	_____	_____
Mastercard	_____	_____	_____
Mastercard	_____	_____	_____
American Express	_____	_____	_____
Discover Card	_____	_____	_____
Gas Carrd	_____	_____	_____
Dept. Store Card	_____	_____	_____
Finance Company	_____	_____	_____
Credit Line	_____	_____	_____
Student Loan 1	_____	_____	_____
Student Loan 2	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
GRAND TOTAL	_____	_____	_____
TAKE HOME PAY	_____	_____	_____