

Cash Flow			
Fixed Expenses	Mortgage/Rent		
	HOA Dues		
	Auto Loan		
	Savings		
	Child Care		
	Auto Insurance		
	Health Insurance		
	Homeowners/renters Insurance		
	Long Term Care Insurance		
	Debt Reduction		
	SUBTOTAL FIXED EXPENSES		
Variable Expenses	Groceries		
	Gas/Electric		
	Phone		
	Auto Gas/Oil		
	Other Utilities		
	Auto- Repair/Maint.		
	Home Repair/Improve.		
	Home Furnishings		
	Medical Expenses		
	Property Taxes if paid separately		
		SUBTOTAL VARIABLE EXPENSES	
Discretionary Expenses	Cash		
	Clothing		
	Education (books/magazines)		
	Gifts, Contributions		
	Meals Out		
	Recreation/Hobbies/Pets		
	Entertainment		
	Travel		
		EXPENSES	
	GRAND TOTAL EXPENSES		
	TOTAL INCOME (TAKE HOME PAY)		