

# Monthly Cash Flow Plan

Cash flows in and out each month. Make sure you tell it where to go!

## Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

### Step 1

Enter your monthly take-home pay in the box at the top right (A). This is the amount you have for the month to budget. So far so good, huh?

A → Monthly Take-Home Pay

### Step 2

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (B) first. Add up each subcategory and put that number in the Total box (C).

Also, pay attention to Dave's recommended percentages (D). This will help you keep from budgeting too much for a category.

FOOD		Spent	Budgeted
B →	Groceries	<input type="text"/>	<input type="text"/>
C →	Restaurants	<input type="text"/>	<input type="text"/>
D →		*5-15%	TOTAL <input type="text"/>

### Step 3

Finally, enter your take-home pay in the top box at the end of the page (E), then add up all categories and place that total in the Category Totals box (F). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (G). Doesn't that feel great?

E → TAKE-HOME PAY

F → CATEGORY TOTALS

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G → ZERO BALANCE

### Step 4

When the month ends, put what you actually spent in the Spent column (H). That will help you make any necessary adjustments to the next month's budget.

FOOD		Spent	Budgeted
H →	Groceries	<input type="text"/>	<input type="text"/>
	Restaurants	<input type="text"/>	<input type="text"/>
		*5-15%	TOTAL <input type="text"/>

# Monthly Cash Flow Plan

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Monthly Take-Home Pay

Add up budgeted column  
& enter here

These icons represent good options for cash envelopes

## ♥ CHARITY

Spent Budgeted

Tithes \_\_\_\_\_  
Charity & Offerings \_\_\_\_\_

\*10-15% TOTAL

## 🏠 SAVING

Spent Budgeted

Emergency Fund \_\_\_\_\_  
Retirement Fund \_\_\_\_\_  
College Fund \_\_\_\_\_

\*10-15% TOTAL

## 🏠 HOUSING

Spent Budgeted

First Mortgage/Rent \_\_\_\_\_  
Second Mortgage \_\_\_\_\_  
Real Estate Taxes \_\_\_\_\_  
Repairs/Maint. \_\_\_\_\_  
Association Dues \_\_\_\_\_

\*25-35% TOTAL

## ⚙️ UTILITIES

Spent Budgeted

Electricity \_\_\_\_\_  
Gas \_\_\_\_\_  
Water \_\_\_\_\_  
Trash \_\_\_\_\_  
Phone/Mobile \_\_\_\_\_  
Internet \_\_\_\_\_  
Cable \_\_\_\_\_

\*5-10% TOTAL

## 🍏 FOOD

Spent Budgeted

✉ Groceries \_\_\_\_\_  
✉ Restaurants \_\_\_\_\_

\*5-15% TOTAL

## 👕 CLOTHING

Spent Budgeted

✉ Adults \_\_\_\_\_  
✉ Children \_\_\_\_\_  
✉ Cleaning/Laundry \_\_\_\_\_

\*2-7% TOTAL

## 🚗 TRANSPORTATION

Spent Budgeted

Gas & Oil \_\_\_\_\_  
✉ Repairs & Tires \_\_\_\_\_  
License & Taxes \_\_\_\_\_  
Car Replacement \_\_\_\_\_  
Other \_\_\_\_\_

\*10-15% TOTAL


## 🏥 MEDICAL/HEALTH








Spent Budgeted



Medications \_\_\_\_\_  
Doctor Bills \_\_\_\_\_  
Dentist \_\_\_\_\_  
Optometrist \_\_\_\_\_  
Vitamins \_\_\_\_\_  
Other \_\_\_\_\_  
Other \_\_\_\_\_


\*5-10% TOTAL

\*Dave's Recommended Percentages

 <b>INSURANCE</b>	Spent	Budgeted
Life Insurance	_____	_____
Health Insurance	_____	_____
Homeowner/Renter	_____	_____
Auto Insurance	_____	_____
Disability Insurance	_____	_____
Identity Theft	_____	_____
Long-Term Care	_____	_____
*10-25%		<b>TOTAL</b>

 <b>PERSONAL</b>	Spent	Budgeted
 Child Care/Sitter	_____	_____
 Toiletries	_____	_____
 Cosmetics/Hair Care	_____	_____
Education/Tuition	_____	_____
Books/Supplies	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Subscriptions	_____	_____
Organization Dues	_____	_____
Gifts (inc. Christmas)	_____	_____
 Replace Furniture	_____	_____
 Pocket Money (His)	_____	_____
 Pocket Money (Hers)	_____	_____
Baby Supplies	_____	_____
Pet Supplies	_____	_____
Music/Technology	_____	_____
Miscellaneous	_____	_____
Other _____	_____	_____
Other _____	_____	_____
*5-10%		<b>TOTAL</b>

 <b>RECREATION</b>	Spent	Budgeted
 Entertainment	_____	_____
Vacation	_____	_____
*5-10%		<b>TOTAL</b>

 <b>DEBTS</b>	Spent	Budgeted
Car Payment 1	_____	_____
Car Payment 2	_____	_____
Credit Card 1 _____	_____	_____
Credit Card 2 _____	_____	_____
Credit Card 3 _____	_____	_____
Credit Card 4 _____	_____	_____
Credit Card 5 _____	_____	_____
Student Loan 1	_____	_____
Student Loan 2	_____	_____
Student Loan 3	_____	_____
Student Loan 4	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Your goal is 0%		*5-10% <b>TOTAL</b>

Once you have completed filling out each category, subtract all category totals from your take-home pay.

