

# 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"/>

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Monthly Take-Home Pay

Add up budgeted column  
and 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

## INSURANCE

Spent Budgeted

Life Insurance \_\_\_\_\_

Health Insurance \_\_\_\_\_

Homeowner/Renter \_\_\_\_\_

Auto Insurance \_\_\_\_\_

Disability Insurance \_\_\_\_\_

Identity Theft \_\_\_\_\_

Long-Term Care \_\_\_\_\_

\*10-25% TOTAL

## PERSONAL

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% TOTAL

## RECREATION

Spent Budgeted

Entertainment \_\_\_\_\_

Vacation \_\_\_\_\_

\*5-10% TOTAL

## DEBTS

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 \_\_\_\_\_

Your goal is 0% \*5-10% TOTAL

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

