



Figuring Out Your Net Cash Flow

- How much discretionary income do you have available after your monthly obligations are met?
- Can you account for where the money goes?

Monthly Income	
Wages, salary, tips, overtime	\$
Alimony, child support	\$
Dividends (stocks, mutual funds, etc.)	\$
Interest (savings accounts, bonds, CDs, etc.)	\$
Social Security benefits	\$
Pensions	\$
Other income (rent, for-profit hobby, etc.)	\$
TOTAL MONTHLY INCOME	

Monthly Expenses			
Mortgage or rent	\$	Credit card(s)	\$
Other mortgage	\$	Personal loan(s) / other debt	\$
Real estate taxes	\$	Food (groceries)	\$
Utilities (electricity, heat, water, etc.)	\$	Clothing / laundry	\$
Telephone / Cell phone bill	\$	Other transportation	\$
Automobile loans(s) / lease(s)	\$	Education expenses	\$
Homeowners insurance	\$	Medical / dental expenses	\$
Automobile insurance	\$	Childcare	\$
Life insurance	\$	Recreation / travel / hobbies	\$
Household repairs / maintenance	\$	Entertainment / dining	\$
Automobile expenses (gas, repairs, etc.)	\$	TOTAL MONTHLY EXPENSES	

Net Cash Flow	
Total monthly income	\$
Total monthly expenses	\$
Discretionary Monthly Income (Subtract your expenses from your income)	\$

How much of your discretionary income are you:

- Investing _____
- Saving _____