Monthly Cash Flow Plan

	Now	Goal
Monthly Income		
Salary #1 (Gross)		
Salary #2 (Gross)		
Other		
Giving		
Faith-based		
Other		
Saving/Investing		
Emergency fund		
Retirement		
College		
Other _____		
Other _____		
Debts		
CC		
CC		
CC		
Vehicle		
Education		
Other		
Housing		
Mortgage/Rent		
Real estate tax		
Insurance		
Maintenance/Utilities		
Maintenance		
Electric		
Gas		
Water		
Garbage		
Home phone/Internet		
Cell phone		
Transportation		
Gas		
Maintenance		
Insurance		
Bus/Train/Parking/Tolls		
License/Fees		

	Now	Goal
Taxes		
Federal		
State		
Social Security (FICA)		
Medicare		
Other		
Food		
Clothing		
Household/Personal		
Dry cleaning		
Gifts		
Furn/Household items		
Cosmetics		
Barber/Beauty		
Allowances		
Education		
Entertainment		
Restaurants/movies		
Cable/satellite TV		
Vacation		
Books/subscriptions		
Health Club/hobbies		
Pets		
Health		
Medical/Dental insurance		
Prescriptions/Co-pays		
HSA/FSA		
Disability insurance		
Life insurance		
Professional Services		
Legal/Accounting		
Counseling		
Childcare/Baby sitting		
Miscellaneous		
Total Monthly Income		
Total Monthly Expenses		
Income Minus Expenses		