

Date: _____ STUDENT NAME: _____

	All Amounts Monthly	
	Present Cash Flow	Budgeted Cash Flow
MONTHLY CASH INFLOWS		
Earners #1's take-home income from employment	\$	
Earners #2's take-home income from employment		
Regular take-home income from self-employment		
Alimony or support payments (income) received regularly		
Interest and dividends income		
Other Income - Source:		
A. TOTAL CASH INFLOWS	\$	

MONTHLY LIVING EXPENSES:		
Home Loan/Rent payment (1st mortgage only)		
Utilities		
Food for _____ persons		
Clothing for _____ persons		
Doctors and medical expense		
Gasoline and auto maintenance		
Insurances (life, auto, and others)		
Newspapers & books (including school books)		
Recreation and entertainment		
Taxes (not deducted from earnings or included in home loan payments)		
Alimony and child-support payments		
Support of other dependents not living in home		
Other cash payments		
B. MONTHLY LIVING EXPENSES TOTAL		

OTHER MONTHLY PAYMENTS AND OUTFLOWS:		
Residence: Second mortgage payments		
Home Improvement Loans (other than above)		
Automobile payment		
Automobile payment		
Tuitions for _____ students		
Home Security system and monitoring		
Pest Control service		
Cable Television		
Other Charge Accounts and Loans:		
Owed to:		
Owed to:		
Owed to:		
Owed to:		
C. OTHER MO. PAYMENTS & OUTFLOWS TOTAL	\$	

TOTAL CASH OUTFLOWS = B + C	\$	
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NET CASH SURPLUS OR DEFICIT = A - (B+C)	\$	
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If you have surplus cash-flow, how much will you put in savings /cash reserves?	\$	
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If you have a deficit cash-flow, or if you want to increase your positive cash flow, fill in the column "Budgeted Cash Flow"

**SAMPLE NO. 1 - CASH FLOW BUDGET
TWO-PERSON HOUSEHOLD**

	All Amounts Monthly	
	Present Cash Flow	Budgeted Cash Flow
MONTHLY CASH INFLOWS		
Earners #1's take-home income from employment	\$ 2,000	
Earners #2's take-home income from employment	1,000	
Regular take-home income from self-employment	500	
Alimony or support payments (income) received regularly	300	
Interest and dividends income		
Pension or retirement income		
Other Income - Source:		
A. TOTAL CASH INFLOWS	\$ 3,800	

MONTHLY LIVING EXPENSES:		
Home Loan/Rent payment (1st mortgage only)	\$ 650	
Utilities	125	
Food for <u> 2 </u> persons	400	
Clothing for <u> 2 </u> persons	250	
Doctors and medical expense	50	
Gasoline and auto maintenance	180	
Insurances (life, auto, and others)	160	
Newspapers & books (including school books)	100	
Recreation and entertainment	200	
Taxes (not deducted from earnings or included in home loan payments)		
Alimony and child-support payments		
Support of other dependents not living in home		
Other cash payments		
B. MONTHLY LIVING EXPENSES TOTAL	\$ 2,115	

OTHER MONTHLY PAYMENTS AND OUTFLOWS:		
Residence: Second mortgage payments	\$	
Home Improvement Loans (other than above)		
Automobile payment		
Automobile payment (Car No. 1)	295	
Tuitions for <u> 1 </u> students (\$1500 ÷ 3.5 mos)	430	
Home Security system and monitoring	50	
Pest Control service	30	
Cable Television	80	
Other Loans or Charge Accounts:		
To: Visa Card XXXXXXXXXXXX	80	
To: Visa Card XXXXXXXXXXXX		
To:		
To:		
C. OTHER MO. PAYMENTS & OUTFLOWS TOTAL	\$ 885	

TOTAL CASH OUTFLOWS = B + C	\$ 3,000	
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NET CASH SURPLUS OR DEFICIT = A - (B + C)	\$ 800	
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DEDICATED TO SAVINGS OR RESERVE FUND	\$ 800	
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**SAMPLE NO. 2 - CASH FLOW BUDGET
TWO-PERSON HOUSEHOLD**

	All Amounts Monthly	
	Present Cash Flow	Budgeted Cash Flow
MONTHLY CASH INFLOWS		
Earner #1's take-home income from employment	\$ 2,000	
Earner #2's take-home income from employment	1,000	
Regular take-home income from self-employment	500	
Alimony or support payments (income) received regularly	300	
Interest and dividends income		
Pension or retirement income		
Other Income - Source:		
A. TOTAL CASH INFLOWS	\$ 3,800	

MONTHLY LIVING EXPENSES:		
Home Loan/Rent payment (1st mortgage only)	\$ 650	
Utilities	125	
Food for <u> 2 </u> persons	400	
Clothing for <u> 2 </u> persons	250	
Doctors and medical expense	50	
Gasoline and auto maintenance	180	
Insurances (life, auto, and others)	160	
Newspapers & books (including school books)	100	
Recreation and entertainment	200	
Taxes (not deducted from earnings or included in home loan payments)		
Alimony and child-support payments		
Support of other dependents not living in home		
Other cash payments		
B. MONTHLY LIVING EXPENSES TOTAL	\$ 2,115	

OTHER MONTHLY PAYMENTS AND OUTFLOWS:		
Residence: Second mortgage payments	\$	
Home Improvement Loans (other than above)		
Automobile payment Car No. 1	295	
Automobile payment - Car No. 2	450	
Tuitions for <u> 1 </u> students (\$1500 ÷ 3.5 mos)	430	
Home Security system and monitoring	50	
Pest Control service	30	
Cable Television	80	
Other Loans or Charge Accounts:		
To: Visa Card XXXXXXXXXXXX	150	
To: Visa Card XXXXXXXXXXXX	80	
To: Mastercard XXXXXXXXXXXX	125	
To: American Express XXXXXXXX	65	
C. OTHER MO. PAYMENTS & OUTFLOWS TOTAL	\$ 1,755	

TOTAL CASH OUTFLOWS = B + C	\$ 3,870	
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NET CASH SURPLUS OR DEFICIT = A - (B+C)	\$ (70)	
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DEDICATED TO SAVINGS OR RESERVE FUND	\$ 0	
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**SAMPLE NO. 3 - CASH FLOW BUDGET
ONE-PERSON HOUSEHOLD**

	All Amounts Monthly	
	Present Cash Flow	Budgeted Cash Flow
MONTHLY CASH INFLOWS		
Earners #1's take-home income from employment	\$ 3,500	
Earners #2's take-home income from employment		
Regular take-home income from self-employment		
Alimony or support payments (income) received regularly		
Interest and dividends income		
Pension or retirement income		
Other Income - Source:		
A. TOTAL CASH INFLOWS	\$ 3,500	

MONTHLY LIVING EXPENSES:		
Home Loan/Rent payment (1st mortgage only)	\$ 350	
Utilities	125	
Food for <u> 1 </u> persons	300	
Clothing for <u> 1 </u> persons	200	
Doctors and medical expense	35	
Gasoline and auto maintenance	90	
Insurances (life, auto, and others)	125	
Newspapers & books (including school books)	100	
Recreation and entertainment	200	
Taxes (not deducted from earnings or included in home loan payments)		
Alimony and child-support payments	500	
Support of other dependents not living in home		
Other cash payments		
B. MONTHLY LIVING EXPENSES TOTAL	\$ 2,025	

OTHER MONTHLY PAYMENTS AND OUTFLOWS:		
Residence: Second mortgage payments	\$	
Home Improvement Loans (other than above)	240	
Automobile payment (1998 Pontiac Grand Am)	295	
Automobile payment		
Tuitions for <u> 1 </u> students (\$1500 ÷ 3.5 mos)	430	
Home Security system and monitoring	50	
Pest Control service	30	
Cable Television	80	
Other Loans or Charge Accounts:		
To: Mastercard XXXXXXXXXX	125	
To:		
To:		
To:		
C. OTHER MO. PAYMENTS & OUTFLOWS TOTAL	\$ 1,250	

TOTAL CASH OUTFLOWS = B + C	\$ 3,275	
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NET CASH SURPLUS OR DEFICIT = A - (B+C)	\$ 225	
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DEDICATED TO SAVINGS OR RESERVE FUND	\$ 225	
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**SAMPLE NO. 4 - CASH FLOW BUDGET
ONE-PERSON HOUSEHOLD**

	All Amounts Monthly	
	Present Cash Flow	Budgeted Cash Flow
MONTHLY CASH INFLOWS		
Earners #1's take-home income from employment	\$ 3,500	
Earners #2's take-home income from employment		
Regular take-home income from self-employment		
Alimony or support payments (income) received regularly		
Interest and dividends income		
Pension or retirement income		
Other Income - Source:		
A. TOTAL CASH INFLOWS	\$ 3,500	

MONTHLY LIVING EXPENSES:		
Home Loan/Rent payment (1st mortgage only)	\$ 350	
Utilities	125	
Food for __1__ persons	300	
Clothing for __1__ persons	200	
Doctors and medical expense	35	
Gasoline and auto maintenance	90	
Insurances (life, auto, and others)	125	
Newspapers & books (including school books)	100	
Recreation and entertainment	200	
Taxes (not deducted from earnings or included in home loan payments)		
Alimony and child-support payments	500	
Support of other dependents not living in home		
Other cash payments		
B. MONTHLY LIVING EXPENSES TOTAL	\$ 2,025	

OTHER MONTHLY PAYMENTS AND OUTFLOWS:		
Residence: Second mortgage payments	\$	
Home Improvement Loans (other than above)	240	
Automobile payment	525	
Automobile payment		
Tuitions for __1__ students (\$1500 ÷ 3.5 mos)	430	
Home Security system and monitoring	50	
Pest Control service	30	
Cable Television	80	
Other Loans or Charge Accounts:		
To: Visa Card XXXXXXXXXXXX	150	
To: Mastercard XXXXXXXXXXXX	125	
To:		
To: American Express XXXXXXXX	65	
C. OTHER MO. PAYMENTS & OUTFLOWS TOTAL	\$ 1,695	

TOTAL CASH OUTFLOWS = B + C	\$ 3,720	
NET CASH SURPLUS OR DEFICIT = A - (B+C)	\$ (220)	
DEDICATED TO SAVINGS OR RESERVE FUND	\$ 0	