

# PERSONAL CASH-FLOW STATEMENT

STATEMENT OF FINANCIAL CONDITION AS OF \_\_\_\_\_

MONTHLY VARIABLE EXPENSES	TOTALS	
Grocery Purchases: Food, Beverages, Sundries		
Automobile: Gasoline, Repairs, Servicing		
Utility Bills: Electricity, Water, Phone, Etc.		
Clothing		
Medical, Dental, Prescription, Drugs		
Entertainment		
Contingency Fund		
Other Monthly Variable Expenses—Itemize		
<b>TOTAL VARIABLE EXPENSES</b>	<b>A</b>	

MONTHLY FIXED EXPENSES	TOTALS	
Rent or Mortgage Payment		
Auto Loan: Car 1		
Auto Loan: Car 2		
Credit Card Payment 1		
Credit Card Payment 2		
Credit Card Payment 3		
Credit Card Payment 4		
Major Store Accounts		
Donations		
Insurance Payments		
Home Improvement Loans—Itemize		
<b>TOTAL FIXED EXPENSES</b>	<b>B</b>	
Total Monthly Expenses (A+B=C)	<b>C</b>	

MONTHLY INCOME			
	Gross Income	<b>D</b>	
	Payroll Deductions	<b>E</b>	
	Net Income (D-E)	<b>F</b>	
	Disposable Income (F-C)	<b>G</b>	