

Taking Stock

Personal Cash Flow Statement

After-tax Income: All \$ Flowing In	Monthly Average \$	Annual Average \$
Salary, commission, bonuses		
Business/partnership income		
Part-time income		
Support income (alimony, child support)		
Dividends & interest		
Rental/lease income		
Government pension/benefits		
Corporate pension		
Other:		
A) Total Income		

Taking Stock

Personal Cash Flow Statement

Non-discretionary Expenses	Monthly Average \$	Annual Average \$
Mortgage or rent		
Home maintenance/condo fees		
Child related expenses (school, sports, etc.)		
Pet expenses		
Groceries/sundries		
Utilities (heat, water, electricity)		
Phone, TV + internet services		
Transportation (fuel/maintenance/transit passes)		
Clothes, dry-cleaning		
Medical/dental/healthcare/self-care expenses		
Loan payments (credit cards, loans, etc.)		
Auto insurance		
Home insurance		
Medical & life insurance		
Other:		
B) Total Non-discretionary Expenses		

Taking Stock

Personal Cash Flow Statement

Discretionary Expenses	Monthly Average \$	Annual Average \$
Dining out		
Recreation/entertainment/hobbies		
Subscriptions, dues, memberships		
Vacation/travel		
Gifts (holidays, birthdays, anniversaries)		
Charitable donations		
Vices (alcohol, tobacco, gambling)		
C) Total Discretionary Expenses		

Cash Flow Assessment

Total Income (A)		
Less: Total Non-discretionary Expenses (B)		
Less: Total Discretionary Expenses (C)		
Cash Flow (A-B-C)		
Notes:		