

PERSONAL CASH FLOW STATEMENT

Total Income from all sources	\$	
Expenses		
<u>Shelter:</u>		
Rent or mortgage payments	\$	
Property taxes	\$	
Insurance	\$	
Utilities (hydro, heating, water, etc.)	\$	
Telephone, cable TV, Internet	\$	
House & lawn maintenance	\$	
Furnishings & fixtures	\$	
Other	\$	
<u>Food:</u>		
At home	\$	
Away from home	\$	
<u>Clothing:</u>		
New clothes	\$	
Maintenance (dry cleaning, laundry, etc.)	\$	
<u>Personal Loans:</u>		
Student Loans, Mortgages, Lines of Credit	\$	
<u>Daily Transportation:</u>		
Total auto-related expenses	\$	
Public transportation	\$	
<u>Recreation:</u>		
Movies & live theatre	\$	
Hobbies, publications & education	\$	
Vacations	\$	
Pets	\$	
Other	\$	
Total Expenses	\$	
Net Income	\$	
Household Discretionary Income	\$	