

This form can be used in different ways. If you are married, use column #1 for your information and column #2 for your spouses information. Then TOTAL. If you are an entrepreneur, you can use column #1 for your personal information, and column # 2 for your business information and then TOTAL. Make the form work for you

MONEY 101

3.01 - Budget - Cash Flow Form

0	Category Name	#1 - \$	#2 - \$	TOTAL	% Analysis
1	CASH IN			\$ -	
2	W-2 earnings (GROSS - before deductions)			\$ -	
3	Interest & Dividends			\$ -	
4	Business Income or Rental Income			\$ -	
5	Other cash sources, gifts, tax refunds, misc.			\$ -	
6	TOTAL CASH IN	\$ -	\$ -	\$ -	100%
7					
8	CASH OUT				
9	HOUSING				
10	Rent			\$ -	
11	Mortgage Payment - (Interest, Principal, can also include Real Estate Taxes & Insurance)			\$ -	
12	Home Equity Line of Credit payments			\$ -	
13	Fees - Condo, Co-op or Home Owner Association			\$ -	
14	Utilities - Heat (oil or gas)			\$ -	
15	Utilities - Electric & Gas			\$ -	
16	Utility - Water & Sewer			\$ -	
17	Utility - Garbage Removal			\$ -	
18	Taxes - Real Estate Taxes (if not included in mortgage payment)			\$ -	
19	Insurance - Renter's or Home Owners Insurance (if not included in the mortgage)			\$ -	
20	Parking			\$ -	
21	Maintenance - Housekeeping			\$ -	
22	Maintenance - Lawn Care			\$ -	
23	Maintenance - Pool Care			\$ -	
24	Maintenance - Repairs			\$ -	
25	Maintenance - Snow Removal			\$ -	
26	Telephone, Cable, Internet - including Land Line			\$ -	
27	Telephone - Mobile/Cellular			\$ -	
28	Service Contracts on Equipment, Home Security			\$ -	
29	Repairs - Plumber/Electrician			\$ -	
30	Purchases - Equipment & Furnishings			\$ -	
31	Other - DWELLING RELATED EXPENSES			\$ -	-
32	TRANSPORTATION				
33	Auto Payments			\$ -	
34	Auto Insurance (number of vehicles: __)			\$ -	
35	Auto Registration, License			\$ -	
36	Auto Maintenance			\$ -	
37	Auto Fuel and Oil			\$ -	

SUBTOTALS

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38	Commuting Expenses (tolls, transit, etc)			\$ -		
39	Tolls - EZ Pass			\$ -		
40	Other Transportation Exp (uber, taxi, etc)			\$ -	\$ -	
41	Food & Household Cleaning Products					
42	Groceries - food at home			\$ -		
43	Restaurants			\$ -		
44	Household supplies, non-prescription drug & cosmetics			\$ -	\$ -	
45	PERSONAL DISCRETIONARY					
46	Alcohol and Tobacco			\$ -		
47	Clothing			\$ -		
48	Club Dues and Memberships			\$ -		
49	Contributions for Charity			\$ -		
50	Dry Cleaning, Commercial Laundry			\$ -		
51	Educational Costs (Parents)			\$ -		
52	Entertainment			\$ -		
53	Gifts			\$ -		
54	Hair & Nail Care			\$ -		
55	Newspapers, Periodicals , Apps, Subscriptions			\$ -		
56	Pet Care and Expenses			\$ -		
57	Sports and Hobbies			\$ -	\$ -	
58	Vacation Travel			\$ -		
59	Children & Dependent Expenses					
60	Babysitting (not live in)			\$ -		
61	Children's Camps			\$ -		
62	Children's Lessons			\$ -		
63	Children's Private School Costs			\$ -		
64	Day-Care Expenses outside of the home			\$ -		
65	Live In Nanny			\$ -		
66	Parenting Time Expenses			\$ -		
67	Payments to Non-Child Dependents			\$ -		
68	School Lunch			\$ -	\$ -	
69	Medical & Health Related Insurance					
70	Dental (exclusive of Orthodontic)			\$ -		
71	Eye Care (exams & glasses)			\$ -		
72	Medical Insurance Deductibles and Co-pays			\$ -		
73	Medical Insurance Premiim			\$ -		
74	Orthodontics			\$ -		

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0	Category Name	#1 - \$	#2 - \$	TOTAL		% Analysis
75	Prescription Drugs			\$ -		
76	Psychiatric/psychological/counseling			\$ -		
77	Taxes					
78	Tax Payments - made via W-2 see below			\$ -		
79	Tax Payments - made via estimated taxes			\$ -		
80	Tax Payments - paid when return is filed			\$ -	\$ -	
81	Insurance, Savings, Debt Service					
82	Insurance - life			\$ -		
83	Insurance - Umbrella or other (not property or car)			\$ -		
84	Savings/Investment - non retirement			\$ -		
85	Savings Retirement - IRA , 401K, Roth deductions			\$ -		
86	Debt Service (not listed elsewhere)			\$ -	\$ -	
87	Business, Employment, Professional Expense					
88	Business Expenses			\$ -		
89	Professional Expenses i.e. Accountant, Laywer			\$ -		
90	Union Dues			\$ -	\$ -	
91	CASH OUT	\$ -	\$ -	\$ -		100%
92						
93	NET CASH	\$ -	\$ -	\$ -		