Monthly Cash Flow Plan

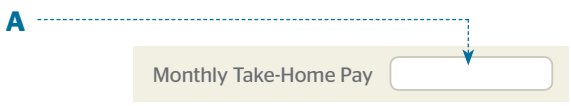
Cash flows in and out each month. Make sure you tell it where to go!

Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

Step 1

Enter your monthly take-home pay in the box at the top right (**A**). This is the amount you have for the month to budget. So far so good, huh?



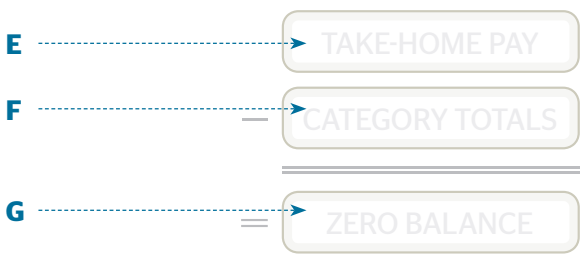
Step 2

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (**B**) first. Add up each subcategory and put that number in the Total box (**C**).

Also, pay attention to Dave's recommended percentages (**D**). This will help you keep from budgeting too much for a category.

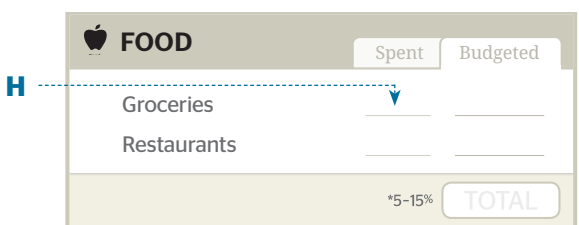
Step 3

Finally, enter your take-home pay in the top box at the end of the page (**E**), then add up all categories and place that total in the Category Totals box (**F**). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (**G**). Doesn't that feel great?



Step 4

When the month ends, put what you actually spent in the Spent column (**H**). That will help you make any necessary adjustments to the next month's budget.



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Cash flows in and out each month. Make sure you tell it where to go!

Monthly Take-Home Pay: $5,000

Add up budgeted column & enter here

These icons represent good options for cash envelopes

CHARITY

	Spent	Budgeted
Tithes	$525	$500
Charity & Offerings		
*10-15% TOTAL		$500

SAVING

	Spent	Budgeted
Emergency Fund		$1,000
Retirement Fund		
College Fund		
*10-15% TOTAL		$1,000

HOUSING

	Spent	Budgeted
First Mortgage/Rent		$1,500
Second Mortgage		
Real Estate Taxes		$300
Repairs/Maint.		$100
Association Dues		
*25-35% TOTAL		$1,900

UTILITIES

	Spent	Budgeted
Electricity		$100
Gas		
Water		
Trash		
Phone/Mobile		
Internet		
Cable		
*5-10% TOTAL		$100

FOOD

	Spent	Budgeted
Groceries		$800
Restaurants		
*5-15% TOTAL		$800

CLOTHING

	Spent	Budgeted
Adults		$100
Children		
Cleaning/Laundry		
*2-7% TOTAL		$100

TRANSPORTATION

	Spent	Budgeted
Gas & Oil		$100
Repairs & Tires		
License & Taxes		
Car Replacement		
Other _____		
*10-15% TOTAL		$100

MEDICAL/HEALTH

	Spent	Budgeted
Medications		$150
Doctor Bills		$75
Dentist		
Optometrist		
Vitamins		
Other _____		
Other _____		
*5-10% TOTAL		$225

*Dave's Recommended Percentages

INSURANCE

	Spent	Budgeted
Life Insurance		$50
Health Insurance		$300
Homeowner/Renter		$50
Auto Insurance		$100
Disability Insurance		
Identity Theft		
Long-Term Care		
*10-25% TOTAL		$500

PERSONAL

	Spent	Budgeted
Child Care/Sitter		
Toiletries		$200
Cosmetics/Hair Care		
Education/Tuition		
Books/Supplies		
Child Support		
Alimony		
Subscriptions		
Organization Dues		
Gifts (inc. Christmas)		
Replace Furniture		
Pocket Money (His)		
Pocket Money (Hers)		
Baby Supplies		
Pet Supplies		
Music/Technology		
Miscellaneous		
Other _____		
Other _____		
*5-10% TOTAL		$200

RECREATION

	Spent	Budgeted
Entertainment		$100
Vacation		
*5-10% TOTAL		$100

DEBTS

	Spent	Budgeted
Car Payment 1		$200
Car Payment 2		
Credit Card 1 _____		$200
Credit Card 2 _____		$100
Credit Card 3 _____		$100
Credit Card 4 _____		$100
Credit Card 5 _____		$100
Student Loan 1		
Student Loan 2		
Student Loan 3		
Student Loan 4		
Other _____		
Other _____		
Other _____		
Other _____		
Other _____		

Your goal is 0% → *5-10% TOTAL $800

Once you have completed filling out each category, subtract all category totals from your take-home pay.

Use the "income sources" form if necessary → TAKE-HOME $5,000

Add up totals from each category → CATEGORY TOTALS $6,325

Remember— The goal of a zero-based budget is to get this number to zero → ZERO BALANCE ($1,325)