

Figuring Out Your Net Cash Flow

How much discretionary income do you have available after your monthly obligations are met? Can you account for where the money goes? Some people are surprised at the amount they should be able to save and invest each month but don't. Analyze your cash flow for the current month. Because income and expenses can vary from month to month, you may wish to estimate your cash flow through all 12 months or take a 12-month average.



Monthly Income

| | |
|--|----|
| Wages, salary, tips | \$ |
| Alimony, child support | \$ |
| Dividends from stocks, mutual funds, etc. | \$ |
| Interest on savings accounts, bonds, CDs, etc. | \$ |
| Social Security benefits | \$ |
| Pensions | \$ |
| Other income | \$ |
| TOTAL MONTHLY INCOME | \$ |

Monthly Expenses

| | | | |
|---|----|---|----|
| Mortgage payment or rent | \$ | Other transportation | \$ |
| Vacation home mortgage | \$ | Life insurance | \$ |
| Automobile loan(s) | \$ | Homeowners insurance | \$ |
| Personal loans | \$ | Automobile insurance | \$ |
| Charge accounts | \$ | Medical, dental, disability insurance | \$ |
| Federal income taxes | \$ | Unreimbursed medical, dental expenses | \$ |
| State income taxes | \$ | Entertainment/dining | \$ |
| FICA (Social Security) | \$ | Recreation/travel | \$ |
| Real estate taxes | \$ | Club dues | \$ |
| Other taxes | \$ | Hobbies | \$ |
| Utilities (electricity, heat, water, telephone, etc.) | \$ | Gifts | \$ |
| Household repairs and maintenance | \$ | Major home improvements and furnishings | \$ |
| Food | \$ | Professional services | \$ |
| Clothing/laundry | \$ | Charitable contributions | \$ |
| Education expenses | \$ | Other expenses | \$ |
| Child care | \$ | | |
| Automobile expenses (gas, repairs, etc.) | \$ | TOTAL MONTHLY EXPENSES | \$ |

NET CASH FLOW

| | |
|---|----|
| Total monthly income | \$ |
| Total monthly expenses | \$ |
| Discretionary monthly income (Subtract your expenses from your income) | \$ |

How much of your discretionary monthly income are you investing or saving each month?

\$ _____