

## Monthly Cash Flow Evaluation Worksheet

On each line that applies to you, write the amount of money that you earn/spend each month. For the total income line, add up all of the amounts from your different sources of income, and write the sum total. For the total expenses line, add up all of the amounts spent on each item, and write the sum total. Compare your total income to your total expenses and make necessary adjustments to your monthly budget should your total expenses exceed your total income.

### INCOME

Wages \_\_\_\_\_  
 Public Assistance \_\_\_\_\_  
 Child Support/Alimony \_\_\_\_\_  
 Interest/Dividends \_\_\_\_\_  
 Social Security \_\_\_\_\_  
 Advance EIC \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total Income** \_\_\_\_\_

### EXPENSES: Flexible Expenses

Savings \_\_\_\_\_  
 Water \_\_\_\_\_  
 Electric \_\_\_\_\_  
 Gas/Oil \_\_\_\_\_  
 Groceries \_\_\_\_\_  
 Eating Out \_\_\_\_\_  
 Transportation/Gas \_\_\_\_\_  
 Credit Cards \_\_\_\_\_  
 Day Care/Elder Care \_\_\_\_\_  
 Car Maintenance \_\_\_\_\_  
 Education \_\_\_\_\_  
 Personal Expenses \_\_\_\_\_  
 Donations/Charity \_\_\_\_\_  
**Total Expenses** \_\_\_\_\_

### EXPENSES: Fixed Expenses

Car Payment \_\_\_\_\_  
 Rent/Mortgage \_\_\_\_\_  
 Property Taxes/Insurance \_\_\_\_\_  
 Cable/Telephone/Internet \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Car Insurance \_\_\_\_\_  
 Health Insurance \_\_\_\_\_  
 Loan Payments \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

| CASH FLOW COMPARISON |                |
|----------------------|----------------|
| Total Income         | Total Expenses |
|                      |                |