

Let Your Dough Rise

Cash Flow Charts

Download and fill in these charts to determine your **Income** and **Expenses**; the amount of money left after all of the expenses have been paid, is your disposable income. A percentage of that disposable income can be used for *additional* investments, which will then help you to meet your financial goals for the future.

Since there are some months in the year when we spend more (during the holidays), in order to get a more accurate picture of your *monthly* expenses, fill in the charts for *three months*, but be sure to include the chart that has *holiday expenses*. Total those three months and divide by three. This will provide you with a good estimate of your monthly expenditures and relieve you of the necessity of filling out charts for the whole year.

INCOME - MONEY IN

Income	Yearly	Monthly
Salary after taxes		
Self-employment income		
All other income tax free		
Tips		
Child support		
Alimony		
Social Security		
Rental Income		
Dividends, annuities, etc.		
Interest on CDs		
Pension		
Other Income		
Total Monthly Income		
Total Yearly Income		

EXPENSES - MONEY OUT

Fixed Expenses (a)

Fixed Expenses (a)	Monthly
Mortgage payment/rent	
Condo maintenance	
Property taxes	
Home equity loan payment	
Car payment	
Car insurance	
Medical/Dental insurance	
Cable TV	
School loans	
Fixed Total (a)	

EXPENSES - MONEY OUT:

Variable Expenses (b)

Variable Expenses (b)	Monthly
Savings/investments	
Groceries	
Work/school lunches	
Pocket money	
Child care	
Credit card payments	
Utilities	
Telephone (house)	
Cell phone	
Janitorial	
Gasoline	
Dry cleaning	
School expenses - tuition/books/tutor	
Entertainment	
Snacks/drinks	
Beauty salon/Spa	
Bank service charges	
Clothing	
Newspapers/magazines	
Parking	
Fixed total (b)	

EXPENSES - MONEY OUT:

Periodic Expenses (c)

One Month of Holiday Expenses	
Clothes	
Food	
Gifts, etc.	
Fixed total (c)	

Periodic Expenses (d)

Periodic Expenses (c)	Yearly Totals
FICA (Soc. Sec.)	
State taxes	
Home maintenance	
Vacation/travel	
Club dues/hobbies	
Auto/tags/registration	
Auto/club	
Auto repair	
Tutor	
Veterinarian	
Gifts	
Periodic Total	
Divide by 12 for monthly total	

EXPENSES - MONEY OUT:

Total Expenses

Total Fixed Expenses (a)	
Total Variable Expenses (b)	
Total Periodic Expenses (c and d)	
Grand Total Monthly Income	
Grand Total Monthly Expenses	
DIFFERENCE (+ or -)	
MONTHLY NET CASH FLOW	

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