

CASH FLOW FORMULA

Monthly Take Home Pay

\$6,000

Mortgage/Rent

BUDGETED

\$1,500

SPENT

Groceries

BUDGETED

\$800

SPENT

Phone

BUDGETED

\$150

SPENT

Dining Out

BUDGETED

\$200

SPENT

Insurance

BUDGETED

\$225

SPENT

Cable/Internet

BUDGETED

\$250

SPENT

Car Payment #2

BUDGETED

SPENT

Car Payment #1

BUDGETED

\$350

SPENT

BUDGETED TOTAL

\$3,475

CASH FLOW FORMULA

Fuel

BUDGETED

\$350

SPENT

Giving

BUDGETED

\$600

SPENT

Entertainment

BUDGETED

\$0

SPENT

Personal Care

BUDGETED

\$300

SPENT

Credit Card Min Payments

BUDGETED

\$265

SPENT

Savings

BUDGETED

\$500

SPENT

Department Stores

BUDGETED

\$400

SPENT

Retirement

BUDGETED

\$210

SPENT

Health Medications

BUDGETED

\$250

SPENT

BUDGETED TOTAL

\$2,875

CASH FLOW FORMULA

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CASH FLOW FORMULA

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Place Your Take-Home Pay in "Income". Add up all of your Budgeted Columns and place in "Expenses". The Budget is Finished when $Income - Expenses = Zero$.

*Do This BEFORE the Month Begins

Income (Pg 1)	<input type="text" value="\$6,000"/>
	-
Expenses (-)	<input type="text" value="\$6,000"/>
Zero Based Budget (=)	<input type="text" value="\$0"/>