

Do you ever wonder where all your money goes?

How much income, referred to as discretionary income, do you typically have left over after all your monthly obligations are met? Can you account for where the money goes? Most people are surprised at the amount of money they should be able to save and invest but don't. This worksheet will help you analyze your cash flow so you can start a savings plan. Because income and expenses can vary from month to month, you may want to estimate your cash flow for every month or take a 12-month average.

Monthly Income

Net 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	\$	Life insurance	\$
Vacation home mortgage	\$	Homeowner's insurance	\$
Automobile loan(s)	\$	Automobile insurance	\$
Personal loans	\$	Medical, dental, disability insurance	\$
Charge accounts	\$	Unreimbursed medical, dental expenses	\$
Other taxes	\$	Entertainment/dining	\$
Utilities (electricity, heat, water, telephone, etc.)	\$	Recreation/travel	\$
Household repairs and maintenance	\$	Club dues	\$
Food	\$	Hobbies	\$
Clothing/laundry	\$	Gifts	\$
Education expenses	\$	Home improvements and furnishings	\$
Child Care	\$	Professional services	\$
Pet expenses	\$	Charitable contributions	\$
Automobile expenses (gas, repairs, etc.)	\$	Other expenses	\$
Other transportation	\$	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? \$ _____

