

Personal Cash Flow Planner

Purpose: To review where your money is going and identify where you can cut back and save each month

Suggested apps and websites:

[Personal Capital](#)

[Mint](#)



Personal Cash Flow Planner

For month ending	_____	
Income		
Salary (take-home)	_____	
Other income :	_____	
Other income :	_____	
Total Income		<div></div>
Expenses		
Fixed expenses		
Mortgage or rent	_____	
Loan payments	_____	
Insurance	_____	
Other _____	_____	
Other _____	_____	
Total fixed expenses		<div></div>
Variable expenses		
Food	_____	
Clothing	_____	
Electricity	_____	
Telephone	_____	
Water	_____	
Transportation	_____	
Personal care	_____	
Medical expenses	_____	
Recreation/entertainment	_____	
Gifts	_____	
Donations	_____	
Other _____	_____	
Other _____	_____	
Total variable expenses		<div></div>
Total Expenses		<div></div>
Surplus (Deficit)		<div></div>
Allocation of surplus		
Emergency fund savings	_____	
Stock Up Savings Series	_____	
Other savings _____	_____	
Total Cash Left		<div></div>

What's Next for your Personal Financial Plan?

* Decide which areas of spending need to be reduced.

* Evaluate your spending patterns.