Personal Budget And Cash Flow Projections

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
INCOME													
Wages, Client													
Wages, Spouse													
Self Employment													
Property Rental													
Interest													
Dividends													
Income totals													
EXPENSES													
Home													
Mortgage/rent													
Real estate taxes													0
Homeowner insurance													0
Utilities													0
Home telephone													0
Cellular telephone													0
Home repairs													0
Home improvement													0
Home security													0
Garden supplies													0
Lawn & garden service													0
Snow removal													0
Trash removal													0
													0
													0
Home totals													0
Daily Living													
Groceries													0
Child care													0
Dry cleaning & laundry													0
Dining out													0
Housecleaning service													0
Dog walker													0
Beverages													0
													0
													0
Daily living totals													0
Transportation													
Gas/fuel													0
Auto insurance													0

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Repairs													0
Car wash/detailing services													0
Parking													0
Public transportation													0
Car Payment/Lease #1													0
Car Payment/Lease #2													0
													0
Transportation totals													0
Entertainment													
Cable TV													0
Video/DVD rentals													0
Movies/plays													0
Concerts/performances													0
Clubs													0
													0
													0
Entertainment totals													0

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Health													
Health club dues													0
Medical Insurance													0
Prescriptions													0
Over-the-counter drugs													0
Co-payments/out-of-pocket													0
Veterinarians/pet medicines													0
Doctors visits/exams													0
Dental expense/exams													0
Prescription glasses													0
													0
													0
Health totals													0
Vacations													
Plane fare													0
Accommodations													0
Food													0
Souvenirs													0
Pet boarding													0
Rental car													0
Cruises/tours													0
Family outings													0
													0
Vacations totals													0
Recreation													
Gym fees													0
Sports equipment													0
Team dues													0
Toys/child gear													0
													0
													0
													0
Recreation totals													0
Dues/Subscriptions													
Magazines													
Newspapers													
Internet connection													
Public radio													
Public television													
Religious organizations													
Charity													
Dues/subscription totals													

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Insurance/Annuities													
Individual life insurance													
Group life insurance													
Disability insurance													
Long term care insurance													
Critical illness insurance													
Umbrella liability coverage													
RV & activities insurance													
Dues/subscription totals													

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Personal Care													
Clothing													
Gifts													
Salon/barber													
Books													
Music (CDs, etc.)													
Manicures/nails													
Personal totals													
Financial Obligations													
Long-term savings													
Retirement (401k, Roth IRA)													
Credit card payments													
Income tax (additional)													
Other obligations													
Financial obligation totals													
Taxes													
Federal income tax													
State income tax													
Local income tax													
FICA/Social Security													
Taxes totals													
Miscellaneous Payments													
Allowwances for children													
Family support													
Education pre-funding													
Tuition, books & fees													
Alimony/child support													
Misc. payments totals													
Total expenses													
Cash short/extra													