



Cash Flow Assessment

To construct a proper financial budget, it pays to understand where your money is going. The following cash flow assessment will help determine not only where your income is coming from, but will also allow you to keep tabs on where your expenses are greatest. By more closely examining your inflows and outflows, you can make smarter monetary decisions while taking better control over your entire financial situation.

Monthly Income

Post-tax salary/wages (FT employment)	
Post-tax salary/wages (PT employment)	
Self-employment	
Dividends, interest, & investment income	
Other income (specify)	
TOTAL MONTHLY INCOME	

Monthly Expenses

Mortgage/rent & home/renter's insurance	
Utilities (electricity, gas, water, Wi-Fi & cable)	
Auto loan & insurance	
Gas	
Student loan payments	
Health insurance & health-related expenses	
Credit card payments (on average)	
Groceries	
Dining & entertainment	
Cell phone	
Gym membership/workout class fees	
Subscription services (Netflix, Spotify, etc.)	
Travel & vacations	
Other expenses	
TOTAL MONTHLY EXPENSES	

Available Cash Flow

TOTAL MONTHLY INCOME	
TOTAL MONTHLY EXPENSES	
AVAILABLE CASH FLOW	

3 Principles of Financial Success

 INCREASE EARNINGS
 DECREASE EXPENSES
 SAVE AND INVEST