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Cash Flow Analysis / Budgeting Form

Cash Inflows		
Wages & Salaries	(After tax, take-home pay)	
Interest		
Other Income		
Total Income		

Cash Outflows		
Housing	Mortgage/Rent	
	Homeowners/renters insurance, property taxes, co-op fees	
Utilities	Gas, electric, water	
	Phone, Cell phone	
	Internet, cable TV	
Food	Groceries	
	Dining Out	
Transportation	Gas, public transportation	
Medical	Copays, prescriptions, etc	
Clothing		
Insurance	Health (if not taken out of your paycheck)	
	Disability, life, etc	
Child Care		
Appliance, furniture, other major purchases		
Personal care	Toiletries, hair care, etc	
Charitable Contributions		
Entertainment		
Vacations		
Transferred to Savings Accounts		
Credit Card Payments		
Student Loan Payments		
Other Debt Payments		
Other Expenses		
Other Expenses		
Total Expenditures		
	SURPLUS OR DEFICIT	