



Instructions

Use this template to add income, expenses, and relevant notes for your household's cash flow. The categories below are generic guidelines and not exhaustive. As such, the numbers can be estimates. Use the "amount" column to record your monthly estimates. If there are certain items not listed below, please enter them in the "Other" section.

| Monthly income (estimated) | Amount (Person A) | Amount (Person B) | Notes |
|--|--------------------------|--------------------------|--------------|
| Net (After-Tax) salary or wages | | | |
| Social Security Income | | | |
| Pension Income | | | |
| Rental Income | | | |
| Business Income | | | |
| Other Sources of Income: | | | |
| | | | |
| | | | |
| | | | |
| Total | | | |
| Expenses (estimates are fine) | Amount (Person A) | Amount (Person B) | |
| Rent/mortgage | | | |
| Property tax and Insurance | | | |
| Medical Insurance (including disability, long term care) | | | |
| Out-of-pocket medical costs | | | |
| Auto Insurance | | | |
| Other Insurance (business, personal property) | | | |
| Life insurance premiums | | | |
| Utilities | | | |
| Auto Loans | | | |
| Student Loans | | | |
| Other Loans | | | |
| Credit Card Debt Repayments | | | |
| Education | | | |
| Living Expenses (food, childcare, hobbies, etc) | | | |
| Travel | | | |
| Other Expenses: | | | |
| | | | |
| | | | |
| | | | |
| Total Expenses | | | |
| Savings (monthly) | Amount (Person A) | Amount (Person B) | |
| Emergency fund contributions | | | |
| 401(k) contributions | | | |
| Individual retirement account contributions | | | |
| Investment Contributions | | | |
| Other: | | | |
| | | | |
| | | | |
| | | | |
| Total spent on savings | | | |
| Total expenses & savings | | | |
| Net Income | | | |

One way to verify the information on this sheet is to check that your net income is relatively close to how much surplus or deficit you have each month in your bank account.