

**Cash Flow Worksheet:  
Expenses**

As of date:

<b>FIXED EXPENSES</b>	<b>Last 12 Months</b>	<b>Comments</b>
Housing (rent, mortgage, etc.)		
Housing insurance		
Housing taxes		
Car payment		
Car insurance		
Car taxes		
Loans		
Allotments		
Savings plans		
Credit cards		
Other #1 (note in "Comments" what it is for)		
Other #2 (note in "Comments" what it is for)		
<b>Total Fixed Expenses</b>	<b>\$</b>	

<b>FLEXIBLE EXPENSES</b>	<b>Last 12 Months</b>	<b>Comments</b>
Food		
Clothing/Cleaning (Laundromat, dry cleaning, etc.)		
Phone (standard, cell, long distance)		
Utilities		
Cable/satellite		
Auto maintenance		
Prescription drugs		
Internet service provider		
Other (note in "Comments" what it is for)		
Credit cards		
Other #1 (note in "Comments" what it is for)		
Other #2 (note in "Comments" what it is for)		
<b>Total Flexible Expenses</b>	<b>\$</b>	

**Cash Flow Worksheet:  
Expenses (Continued)**

As of date:

<b>DISCRETIONARY EXPENSES</b>	<b>Last 12 Months</b>	<b>Comments</b>
Entertainment/Dining		
Vacation/Recreation/Club		
Gifts		
Hobbies		
Home Improvements		
Expenses for Long Term Goals		
Miscellaneous Purchase		
Tax-Deductible (other)		
Other (note in "Comments" what it is for)		
<b>Total Discretionary Expenses</b>	<b>\$</b>	

<b>OTHER COMMITTED EXPENSES</b>	<b>Last 12 Months</b>	<b>Comments</b>
<b>Total Other Committed Expenses</b>	<b>\$</b>	

<b>INVESTMENT OUTLAYS</b>	<b>Last 12 Months</b>	<b>Comments</b>
IRA		
Keogh		
Pension Plans		
Other Asset Purchases		
<b>Total Investment Outlays</b>	<b>\$</b>	