Monthly Cash Flow Statement

Total Projected Cost	Total Actual Cost	Total Difference

Projected Monthly Income	
Income 1	
Income 2	
Extra income	
Total monthly income	

Actual Monthly Income	
Income 1	
Income 2	
Extra income	
Total monthly income	

Projected balance (Projected income minus expenses)	
Actual balance (Actual income minus expenses)	
Difference (Actual minus projected)	

Housing	Projected Cost	Actual Cost	Difference
Mortgage or rent			
Second mortgage or rent			
Phones			
Electricity			
Gas			
Water and sewer			
Cable/Sat TV/internet			
Waste removal			
Maintenance or repairs			
Property Taxes and Insurance			
Lawn and other Services			
Other: Assoc Fees?			
Subtotals			

Transportation			
Vehicle 1 payment			
Vehicle 2 payment			
Bus/taxi fare/Parking fees			
Insurance			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

Personal Insurance			
Disability			
Health			
Life			
Other			
Subtotals			

Food			
Groceries			
Dining out			
Other			
Subtotals			

Children			
Medical - out of pocket			
Clothing			
School tuition			
School supplies			
Organization dues or fees			
Lunch money			
Child care			
Toys/games			
Other			
Subtotals			

Pets			
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

Personal Care			
Medical			
Hair/nails			
Clothing			
Dry cleaning			
Health club			
Organization dues or fees			
Other			
Subtotals			

Entertainment - Discretionary	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies			
Concerts			
Sporting events			
Live theater			
Travel			
Other			
Subtotals			

Personal Loan payments			
Personal			
Student			
Credit card			
Credit card			
Credit card			
Other			
Subtotals			

Taxes			
Federal			
State			
Local			
Other			
Subtotals			

Savings or Investments			
Retirement account			
Investment account			
College Savings			
Emergency fund			
Subtotals			

Gifts and Donations			
Charity 1			
Charity 2			
Charity 3			
Subtotals			

Legal			
Attorney			
Alimony			
Payments on lien or judgment			
Other			
Subtotals			