

# Monthly Cash Flow Plan

Cash flows in and out each month. Make sure you tell it where to go!

## Yes, this budget form has a lot of lines and blanks

But that's OK. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

### Step 1:

Enter your monthly take home pay in the box at the top right (A). This is the amount you have for the month to budget. So far so good!

A

Monthly Take-Home Pay	<input type="text"/>
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### Step 2:

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (B) first. Add up each subcategory and put that number in the Total box (C).

Also, pay attention to the recommended percentages (D). This will help you keep from budgeting too much for a category.

B

C

D

FOOD		Spent	Budgeted
Groceries			
Restaurants			
		*5-15%	TOTAL

### Step 3:

Finally, enter your take-home pay in the top box at the end of the page (E), then add up all categories and put that total in the Category Totals box (F). Subtract your Category Totals from your Take-Home Pay. You should have a zero balance (G).

E

F

G

TAKE-HOME PAY
CATEGORY TOTALS
ZERO BALANCE

### Step 4:

When the month ends, put what you actually spent in the Spent column (H). That will help you make the necessary adjustments to the next month's budget.

H

FOOD		Spent	Budgeted
Groceries			
Restaurants			
		*5-15%	TOTAL

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Monthly Take Home Pay			\$
Charity	Spent	Budgeted	
Tithes	_____	_____	
Charity / Offerings	_____	_____	
	10-15%	\$	
Savings	Spent	Budgeted	
Emergency Fund	_____	_____	
Retirement Fund	_____	_____	
College Fund	_____	_____	
	10-15%	\$	
Housing	Spent	Budgeted	
First Mortgage/Rent	_____	_____	
Second Mortgage	_____	_____	
Real Estate Taxes	_____	_____	
Repairs/Maintenance	_____	_____	
Association Dues	_____	_____	
	25-35%	\$	
Utilities	Spent	Budgeted	
Electricity	_____	_____	
Gas	_____	_____	
Water	_____	_____	
Trash	_____	_____	
Phone/Mobile	_____	_____	
Internet	_____	_____	
Cable	_____	_____	
	5-10%	\$	
Food	Spent	Budgeted	
Groceries	_____	_____	
Restaurants	_____	_____	
	5-15%	\$	
Clothing	Spent	Budgeted	
Adults	_____	_____	
Children	_____	_____	
Cleaning/Laundry	_____	_____	
	2-7%	\$	
Transportation	Spent	Budgeted	
Gas & Oil	_____	_____	
Repairs & Tires	_____	_____	
Licenses & Taxes	_____	_____	
Car Replacement	_____	_____	
Other _____	_____	_____	
	10-15%	\$	
Medical / Health	Spent	Budgeted	
Medications	_____	_____	
Doctor Bills	_____	_____	
Dentist	_____	_____	
Optometrist	_____	_____	
Vitamins	_____	_____	
Other _____	_____	_____	
Other _____	_____	_____	
	5-10%	\$	

# Monthly Cash Flow Plan

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Insurance	Spent	Budgeted
Life Insurance	_____	_____
Health Insurance	_____	_____
Homeowner/Renter	_____	_____
Auto Insurance	_____	_____
Disability Insurance	_____	_____
Identity Theft	_____	_____
Long-Term Care	_____	_____
<b>Category Total</b>	10-25%	\$ _____

  

Personal	Spent	Budgeted
Child Care/Sitter	_____	_____
Toiletries	_____	_____
Cosmetics/Hair Care	_____	_____
Education/Tuition	_____	_____
Books/Supplies	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Subscriptions	_____	_____
Organization Dues	_____	_____
Gifts (incl. Christmas)	_____	_____
Replace Furniture	_____	_____
Pocket Money (his)	_____	_____
Pocket Money (hers)	_____	_____
Baby Supplies	_____	_____
Pet Supplies	_____	_____
Music/Technology	_____	_____
Miscellaneous	_____	_____
Other _____	_____	_____
Other _____	_____	_____
<b>Category Total</b>	5-10%	\$ _____

Recreation	Spent	Budgeted
Entertainment	_____	_____
Vacation	_____	_____
Other _____	_____	_____
Other _____	_____	_____
<b>Category Total</b>	5-10%	\$ _____

  

Debts	Spent	Budgeted
Car Payment 1	_____	_____
Car Payment 2	_____	_____
Credit Card 1	_____	_____
Credit Card 2	_____	_____
Credit Card 3	_____	_____
Credit Card 4	_____	_____
Credit Card 5	_____	_____
Student Loan 1	_____	_____
Student Loan 2	_____	_____
Student Loan 3	_____	_____
Student Loan 4	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
<b>Category Total</b>	5-10%	\$ _____

Enter your Total Take Home Pay here

\$ \_\_\_\_\_

Add Up all of the Category Totals and enter that number here

-

\$ \_\_\_\_\_

The goal of a ZERO BALANCE budget is to get this number to zero

=

\$ \_\_\_\_\_

Do you have “enough”?

Do you know what your “enough” is?

We will help you pursue financial confidence through investment planning, divorce financial guidance, retirement strategies, and personal financial management.

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**Julianne Lepo, CDFA**

Julianne believes that emotional crises don't have to be financial crises.

With 16 years' experience as a financial advisor, Julianne helps individuals pursue financial confidence and independence through Investment Strategies, Retirement Planning, Insurance Strategies, and Divorce Financial Planning & Strategies.



**Katie Weibel, MBA, CDFA**

With more than 12 years' experience as a financial advisor, in addition to her MBA in finance, Katie believes in a personal holistic approach to Wealth Management.

She focuses on Investment Strategies, Retirement Planning, Business and Estate Planning, as well as Insurance Strategies tailored to each individual's specific needs and goals.

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**Call us today!**

Turning Tides Financial, LLC has offices in Clarence, Williamsville, and Orchard Park

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