

Cash Flow Worksheet

Many people underestimate their expenses. Use this worksheet as a tool to help you meet your retirement goals. It is always a good idea to track your expenses for a few months to make sure your estimates are aligned with your actual expenses.

Name: _____

Ongoing Expenses

Expense	Monthly	Annual
Taxes (Variable with Income)		
State	\$	\$
Federal	\$	\$
Local	\$	\$
TOTAL TAXES	\$	\$
Household (Essential)		
Mortgage/Rent	\$	\$
Property Taxes	\$	\$
Maintenance	\$	\$
Home/Renter's Insurance	\$	\$
Electricity	\$	\$
Oil/Gas	\$	\$
Water/Garbage/Sewer	\$	\$
Telephone/Cell Phone	\$	\$
Cable/Internet	\$	\$
Other:	\$	\$
Total	\$	\$
Automobile & Transportation (Essential)		
Car Payment	\$	\$
Maintenance/Repairs	\$	\$
Gasoline	\$	\$
License/Registration	\$	\$
Insurance	\$	\$
Other:	\$	\$
Total	\$	\$
Living Expenses (Essential)		
Food	\$	\$
Clothing	\$	\$
Beauty/Barber	\$	\$
Other:	\$	\$
Total	\$	\$

Expense	Monthly	Annual
Medical/Health (Essential)		
Health Insurance	\$	\$
Life Insurance	\$	\$
Long-Term Care Insurance	\$	\$
Disability Insurance	\$	\$
Medical Expenses	\$	\$
Dental Expenses	\$	\$
Other:	\$	\$
Total	\$	\$
Children (Essential)		
Child Care	\$	\$
Education	\$	\$
Clothing	\$	\$
Other:	\$	\$
Total	\$	\$
TOTAL ESSENTIAL	\$	\$
Discretionary		
Entertainment	\$	\$
Dining Out	\$	\$
Hobbies	\$	\$
Publications	\$	\$
Education	\$	\$
Traveling/Vacations	\$	\$
Charitable Donations	\$	\$
Gifts	\$	\$
Professional/Social Dues	\$	\$
Gym Membership	\$	\$
Other:	\$	\$
Other:	\$	\$
TOTAL DISCRETIONARY	\$	\$
TOTAL EXPENSES	\$	\$

One-Time Expenses (e.g., wedding, college tuition)

Expense	Amount
	\$
	\$
	\$
	\$

Expense	Amount
	\$
	\$
	\$
	\$