

# Your cashflow worksheet

Instructions: Gather three months' worth of receipts and statements from all your credit union/bank accounts. Fill in the blanks below to determine your average monthly expenses.

HINT: For items like home maintenance, clothing or gifts, you should take your total yearly expense and divide it by 12 to come up with a monthly average.

Where does your money come from?	Month 1	Month 2	Month 3
Person 1 - net (take home) salary			
Person 1 - other net income			
Person 2 - net salary			
Person 2 - other net income			
<b>Total income per month</b>			
<b>Average monthly income:</b>			

Where does your money go?	Month 1	Month 2	Month 3
<b>Housing &amp; related expenses</b>			
Mortgage/rent			
Utilities( heat, hydro, water)			
Communications (phone, cell, TV, internet)			
Property insurance			
Property taxes			
Home security			
Property maintenance			
Other			
<b>Food &amp; Clothing</b>			
Groceries			
Clothing			
Pet food and care			
Other (not dining out)			
<b>Family</b>			
Childcare			
Tuition, education expenses			
Sports teams, clubs, activities			
Personal care & grooming			
Kids' allowances			
Medical / Dental			
Prescriptions			
<b>Transportation</b>			
Vehicle repairs/ maintenance			
Fuel			
Licence			
Insurance			

Where does your money go?	Month 1	Month 2	Month 3
Parking			
Public Transportation			
Other (tolls, etc.)			
<b>Loans/ Lines of Credit</b>			
Vehicle payments			
Credit card payments			
Other loan payments			
Student loan payments			
Credit insurance			
<b>Insurance (not employer provided)</b>			
Life			
Disability			
Critical illness			
Loss of employment			
Other			
<b>Planned saving</b>			
RRSP contributions (not employer-deducted)			
Savings/emergency account			
RESP			
Other regular investing			
<b>Other</b>			
Bank fees (including NSF charges & ATM fees)			
<b>Discretionary expenses</b> (These are things you don't have to buy, and will vary from month to month - insert an average)			
Restaurants			
Drive-thrus			
Entertainment (including lottery tickets)			
Donations			
Vacations			
Household purchases			
Pocket money			
Subscriptions			
Other			
<b>Total expenses per month</b>			
<b>Average monthly expenses:</b>			

**Average Cash flow = Average Income - Average Expenses**

