

Numbers—monthly cash flow

There may be many times in your life when you want a good idea of where your money is actually coming from and going to. Use this alongside the “Cutting expenses” Knowledge Sheet to see where you might be able to save. Or use the expenses portion with the “Putting it together” Numbers Sheet to get an idea of your monthly expenses when you retire.

Monthly Income		
Where Does It Come From?	How Much?	When you’re figuring out how much money you have coming in, remember: <ul style="list-style-type: none"> • This is for just one month. • Don’t forget to convert annual or periodic income to monthly equivalents.
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
1 - YOUR TOTAL INCOME	\$	

Monthly Expenses		
Fixed Expenses	How Much?	When you’re figuring out your Fixed Expenses, remember: <ul style="list-style-type: none"> • Check your receipts, statements, or checkbook for exact amounts. • Have you thought of everything? Check “Did you remember ...” on the next page. • Don’t forget to convert annual or periodic expenses to monthly equivalents.
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
2 - TOTAL FIXED EXPENSES	\$	
Flexible Expenses	How Much?	When you’re figuring out your Flexible Expenses, remember: <ul style="list-style-type: none"> • Check your receipts, statements, or checkbook for exact amounts. • Have you thought of everything? Check “Did you remember...” on the next page.
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
3 - TOTAL FLEXIBLE EXPENSES	\$	

Bottom Line			
3 - Flexible Expenses		\$	The Bottom Line: <ul style="list-style-type: none"> • Add up your Flexible (3) and Fixed (2) expenses to get your Total Expenses. • Subtract your monthly Total Income (1) from your Total Expenses to see if you have a little extra or will be a little short.
2 - Fixed Expenses	+	\$	
Total Expenses	=	\$	
1 - Total Income	-	\$	
Extra/Short	=	\$	