

## MY CASH FLOW

|                                    |  |                         |  |                                 |  |                       |       |
|------------------------------------|--|-------------------------|--|---------------------------------|--|-----------------------|-------|
| <b>INCOME</b>                      |  | <b>OBLIGATIONS</b>      |  | <b>CHARITY / GIFTS</b>          |  | <b>ENTERTAINMENT</b>  |       |
| Salary / Wages                     |  | Home Loan               |  | Gifts Given                     |  | Vacation / Travel     |       |
| Incentive/Bonus/Tip                |  | Personal Loan           |  | Charitable Donations            |  | Activities            |       |
| Interest Income                    |  | Vehicle Loan            |  | Religious Donations             |  | Books                 |       |
| Dividends                          |  | Festival Loan           |  | Festival Gifts (Relatives)      |  | Games                 |       |
| Gifts Received                     |  | Education Loans         |  | Other                           |  | Fun Stuff             |       |
| Refunds / Reimbursements           |  | Advance money Repayment |  | <b>DAILY LIVING</b>             |  | Hobbies               |       |
| Transfer from Savings              |  | Credit Cards            |  | Groceries                       |  | Media                 |       |
| Rental Income                      |  | Other Loans             |  | Personal Supplies               |  | Outdoor Recreation    |       |
| Other                              |  | Home Insurance          |  | Clothing                        |  | Sports                |       |
| <b>SAVINGS &amp; INVESTMENTS</b>   |  | Auto Insurance          |  | Cleaning                        |  | Toys / Gadgets        |       |
| Emergency Fund                     |  | Other                   |  | Dining / Eating Out             |  | Other                 |       |
| Car Purchase/Replacement           |  | <b>HOME EXPENSES</b>    |  | Salon / Barber                  |  | <b>MISCELLANEOUS</b>  |       |
| Retirement Fund                    |  | Mortgage / Rent         |  | Pet Food                        |  | Bank Fees             |       |
| Education Fund                     |  | Society Maintenance     |  | Milk                            |  | Advisor Fees          |       |
| Mutual Funds                       |  | Municipal tax           |  | Drinks                          |  | Postage               |       |
| Share / Stock Market               |  | Electricity             |  | Other (veg /fish/meat)          |  | Govt Office Charges   |       |
| FD / Gold/ etc.                    |  | Gas / Oil               |  | <b>TRANSPORTATION</b>           |  | Other                 |       |
| Other                              |  | Water / Sewer / Trash   |  | Fuel                            |  |                       |       |
| <b>PROTECTION</b>                  |  | Phone                   |  | Bus / Taxi / Train Fare         |  | <b>Total Income</b>   |       |
| Health Insurance                   |  | Cable / Satellite       |  | Repairs / Maintenance           |  | <b>Total Expenses</b> | _____ |
| Life Insurance                     |  | Internet                |  | Registration / License          |  | <b>NET CASH FLOW</b>  | ===== |
| Other                              |  | Furnishings/Appliances  |  | Toll/Subscriptions etc          |  |                       |       |
| <b>FAMILY CARE &amp; EDUCATION</b> |  | Lawn / Garden           |  | <b>HEALTH &amp; SELF GROWTH</b> |  |                       |       |
| Kids School fees                   |  | Home Improvements       |  | Doctor / Dentist                |  |                       |       |
| Kids School bus / taxi             |  | Maid/Servant salary     |  | Medicine / Drugs                |  |                       |       |
| Day Care expenses /fee             |  | Driver salary           |  | Health Club Dues                |  |                       |       |
| Kids Learning/Development          |  | Fire / Safety           |  | Veterinarian / Pet Care         |  |                       |       |
| Kids Hobby & Activites             |  | <b>SUBSCRIPTIONS</b>    |  | Training fees self              |  |                       |       |
| Kids Hostel / other exp            |  | Newspaper               |  | Spouse training fees            |  |                       |       |
| Expense allowance for spouse       |  | Magazines               |  | Investment on self growth       |  |                       |       |
| Pocket money                       |  | Dues / Memberships      |  | Gym, yoga etc                   |  |                       |       |
| Other                              |  | Other                   |  | Other                           |  |                       |       |