

Personal Cash-Flow Statement

PREPARED FOR:

DATE: / /

You'll need:

- Most recent paycheck (If your salary is variable, use an average of your pay over the past 6-12 months)
- Statements showing income from income sources, such as pensions, Superannuation withdrawals or savings/ investment interest
- Most recent bank and investment statements
- Most recent credit card statement(s)
- Statements for other debts, such as HECS or auto loans
- Most recent bank account statements
- A record of discretionary expenditures over the past month

Income: MONTHLY AMOUNT

Salary (net: after taxes and Super)	<input type="text"/>
Spouse's salary (net: after taxes and Super)	<input type="text"/>
Pension income	<input type="text"/>
Super withdrawals	<input type="text"/>
Interest/investment income	<input type="text"/>
Other income (specify)	<input type="text"/>
Other income (specify)	<input type="text"/>
TOTAL: Monthly Income Amount	<input type="text"/>

EXPENSES: MONTHLY AMOUNT

Fixed	
Mortgage or rent	<input type="text"/>
Other real estate payments	<input type="text"/>
Auto loan	<input type="text"/>
HECS payment	<input type="text"/>
Credit card payment	<input type="text"/>
Utilities	<input type="text"/>
Tuition	<input type="text"/>
Child care	<input type="text"/>
Health insurance	<input type="text"/>
Food	<input type="text"/>
Clothing	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Other expenses (specify)	<input type="text"/>
Variable (Discretionary)	
Personal care (haircuts, gym, etc.)	<input type="text"/>
Entertainment	<input type="text"/>
Supplementary Super payments	<input type="text"/>
Travel	<input type="text"/>
Other savings/investments (specify)	<input type="text"/>
TOTAL: Monthly Expenses Amount	<input type="text"/>

Income	<input type="text"/>	- Expenses	<input type="text"/>	= TOTAL: Monthly Cash Flow	<input type="text"/>
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