

# PERSONAL CASH FLOW BUDGET STATEMENT

Statement Template

Name: \_\_\_\_\_

Period / Month: \_\_\_\_\_

CASH INFLOWS (INCOME)	PROJECTED (\$)	ACTUAL (\$)	VARIANCE (\$)
Salary / Wages (Net of Tax)			
Business Income			
Investment Income (Dividends/Interest)			
Other Income			
<b>Total Cash Inflows (A)</b>			

CASH OUTFLOWS (EXPENSES)	PROJECTED (\$)	ACTUAL (\$)	VARIANCE (\$)
<b>Fixed Expenses</b>			
Housing (Mortgage / Rent)			
Insurance (Home, Auto, Health, Life)			
Loan / Debt Payments (Student, Credit Cards)			
Property Taxes / Other Taxes			
<b>Variable Expenses</b>			
Utilities (Electricity, Water, Gas, Internet)			
Groceries & Household Supplies			
Transportation (Gas, Public Transit, Maintenance)			
Dining Out & Entertainment			
Personal Care & Clothing			
Savings & Investments Allocation			
Miscellaneous / Emergency Fund			
<b>Total Cash Outflows (B)</b>			

**Opening Cash Balance (C)**

**Net Cash Flow (A - B)**

**Ending Cash Balance (C + Net  
Cash Flow)**