



Cash flow worksheet

Do you really know where your money goes? Begin building your budget by determining your cash flow—a detailed look at what comes in and what goes out—to give you a clear picture for what money you have available. Keeping track of your cash flow helps you make smarter decisions and feel more in control of your financial future.

Monthly income (what comes in)

| Income from: | | Other: | |
|----------------------------------|----|-----------------------------|-----------|
| Gross salaries | \$ | | \$ |
| Self-employment | \$ | | \$ |
| Part-time employment | \$ | | \$ |
| Alimony/Child support | \$ | | \$ |
| Dividends/Interest | \$ | | \$ |
| Royalties | \$ | | \$ |
| Real estate | \$ | | \$ |
| Tax refund | \$ | | \$ |
| Extraordinary income: | | | \$ |
| Grants/Prizes | \$ | | \$ |
| Inheritance | \$ | | \$ |
| Social Security benefits: | | | \$ |
| Disability benefits | \$ | | \$ |
| Retirement benefits | \$ | | \$ |
| Survivor benefits | \$ | | \$ |
| | | Total monthly income | \$ |

Monthly expenses (what goes out)

Taxes (variable with income):

| | |
|---------|----|
| Federal | \$ |
|---------|----|

| | |
|-------|----|
| State | \$ |
|-------|----|

| | |
|-------|----|
| Local | \$ |
|-------|----|

| | |
|--------------------|-----------|
| Total taxes | \$ |
|--------------------|-----------|

Household (essential):

| | |
|---------------|----|
| Mortgage/Rent | \$ |
|---------------|----|

| | |
|----------------|----|
| Property taxes | \$ |
|----------------|----|

| | |
|-------------|----|
| Maintenance | \$ |
|-------------|----|

| | |
|-------------------------|----|
| Home/Renter's insurance | \$ |
|-------------------------|----|

| | |
|-------------|----|
| Electricity | \$ |
|-------------|----|

| | |
|---------|----|
| Oil/Gas | \$ |
|---------|----|

| | |
|---------------------|----|
| Water/Garbage/Sewer | \$ |
|---------------------|----|

| | |
|----------------------|----|
| Telephone/Cell phone | \$ |
|----------------------|----|

| | |
|----------------|----|
| Cable/Internet | \$ |
|----------------|----|

| | |
|----------------------|----|
| Credit card payments | \$ |
|----------------------|----|

| | |
|----------------------------------|----|
| Other debt (e.g., student loans) | \$ |
|----------------------------------|----|

| | |
|-------|----|
| Other | \$ |
|-------|----|

Automobile & transportation (essential):

| | |
|-------------|----|
| Car payment | \$ |
|-------------|----|

| | |
|---------------------|----|
| Maintenance/Repairs | \$ |
|---------------------|----|

| | |
|----------|----|
| Gasoline | \$ |
|----------|----|

| | |
|----------------------|----|
| License/Registration | \$ |
|----------------------|----|

| | |
|-----------|----|
| Insurance | \$ |
|-----------|----|

| | |
|-------|----|
| Other | \$ |
|-------|----|

Living expenses (essential):

| | |
|------|----|
| Food | \$ |
|------|----|

| | |
|----------|----|
| Clothing | \$ |
|----------|----|

| | |
|---------------|----|
| Beauty/Barber | \$ |
|---------------|----|

| | |
|-------|----|
| Other | \$ |
|-------|----|

Medical/Health (essential):

| | |
|------------------|----|
| Health insurance | \$ |
|------------------|----|

| | |
|----------------|----|
| Life insurance | \$ |
|----------------|----|

| | |
|--------------------------|----|
| Long-term care insurance | \$ |
|--------------------------|----|

| | |
|----------------------|----|
| Disability insurance | \$ |
|----------------------|----|

| | |
|-----------------|----|
| Dental expenses | \$ |
|-----------------|----|

| | |
|-------|----|
| Other | \$ |
|-------|----|

Family care (essential):

| | |
|-------------------|----|
| Parent/Child care | \$ |
|-------------------|----|

| | |
|-----------|----|
| Education | \$ |
|-----------|----|

| | |
|----------|----|
| Clothing | \$ |
|----------|----|

| | |
|-------|----|
| Other | \$ |
|-------|----|

| | |
|------------------------|-----------|
| Total essential | \$ |
|------------------------|-----------|

Discretionary:

| | |
|---------------|----|
| Entertainment | \$ |
|---------------|----|

| | |
|------------|----|
| Dining out | \$ |
|------------|----|

| | |
|---------|----|
| Hobbies | \$ |
|---------|----|

| | |
|--------------|----|
| Publications | \$ |
|--------------|----|

| | |
|-----------|----|
| Education | \$ |
|-----------|----|

| | |
|---------------------|----|
| Traveling/Vacations | \$ |
|---------------------|----|

| | |
|----------------------|----|
| Charitable donations | \$ |
|----------------------|----|

| | |
|-------|----|
| Gifts | \$ |
|-------|----|

| | |
|--------------------------|----|
| Professional/Social dues | \$ |
|--------------------------|----|

| | |
|----------------|----|
| Gym membership | \$ |
|----------------|----|

| | |
|-------|----|
| Other | \$ |
|-------|----|

| | |
|----------------------------|-----------|
| Total discretionary | \$ |
|----------------------------|-----------|

| | |
|-------------------------------|-----------|
| Total monthly expenses | \$ |
|-------------------------------|-----------|

Total monthly income - Monthly expenses = Monthly discretionary income: \$

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