



Monthly Cash Flow Worksheet

Owning a home can come with many unexpected costs.

Complete the following worksheet to help you plan and meet your family's goals.

MONTHLY BUDGET	
HOUSING EXPENSES	AVG. COST/MONTH
Mortgage payment (principal and interest)	\$
Electricity	\$
Heating costs	\$
Maintenance and repairs	\$
Parking (if paid separately)	\$
Property insurance	\$
Property taxes	\$
Water	\$
OTHER EXPENSES	
Cable TV/Satellite	\$
Car fuel	\$
Car insurance and license	\$
Car repairs and service	\$
Charitable donations	\$
Child support/Alimony (if applicable)	\$
Clothing	\$
Dental expenses	\$
Entertainment and recreation	\$
Groceries/food	\$
Home furnishings	\$
Internet	\$
Life and property insurance	\$
Medical expenses, prescriptions, eyewear	\$
Newspapers, magazines, books	\$
Personal items	\$
Public transportation	\$
Restaurants	\$
Savings (bank account, retirement or education savings)	\$
Telephone/Cell phone	\$
Other expenses	\$
TOTAL MONTHLY EXPENSES	\$