

Cash-flow Analysis

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Wonder where your income goes? Find out and learn to keep track of your income and expenses. Complete the worksheet below to get a full picture of your expenditures.

	Monthly
A. Income	
Paycheck (after taxes)	\$ _____
Other income, (dividends, interest, child support, etc.)	\$ _____
Total	A _____
B. Fixed expenses	
Mortgage/rent/property taxes	\$ _____
Insurance:	
Car	\$ _____
Homeowners/rental	\$ _____
Life/disability	\$ _____
Groceries	\$ _____
Credit Cards	\$ _____
Car payment	\$ _____
Transportation (gas, public transportation, etc.)	\$ _____
Utilities (electric, phone, etc.)	\$ _____
Water/sewer	\$ _____
Cable bill	\$ _____
School loans	\$ _____
Child care	\$ _____
Other	\$ _____
Total	B _____
C. Other expenses	
Health-club membership	\$ _____
Cellular phone	\$ _____
Gifts (holidays, birthdays, etc.)	\$ _____
Charitable contributions	\$ _____
Entertainment:	
Restaurants, take-out, etc.	\$ _____
Sporting events, movies, bars, etc.	\$ _____
Other (dry cleaning, vehicle or house maintenance, etc.)	\$ _____
Total	C _____
D. Regular monthly savings	
Savings accounts	\$ _____
Retirement plan	\$ _____
Other investments	\$ _____
Total	D _____

Make a budget

Congratulations! You have just completed the hardest part of making a budget – you identified how your money is being spent.

Total from section A A\$ _____
Add totals from B and C B\$ _____ + C\$ _____ = BC\$ _____
Subtract your total for sections
B and C from section A A\$ _____ - BC\$ _____ = \$ _____
Compare the number above with your
total for section D. How much more
could you be saving? \$ _____ D\$ _____

* This information is intended to provide general investment education and is not intended to provide investment advice. For more specific information on how to allocate your savings plans, please contact your financial advisor or Delaware Investments.