

Appendix J. Personal Cash Flow – Your Personal Spending Plan

Copy and use this form to prepare your Personal Spending Plan.

INCOME

Wages (Net Check after deductions)

_____ \$ _____

_____ \$ _____

Total Wages \$ _____

Other Income (If Any)

_____ \$ _____

_____ \$ _____

Total Other Income \$ _____

TOTAL INFLOW (Wages + Other Income) \$ _____

INVESTMENT PLAN (Pay Yourself First) \$ _____

EXPENSES

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL EXPENSES \$ _____

TOTAL OUTFLOWS (Investment Plan + Expenses) \$ _____

SURPLUS (Total Inflows – Total Outflows) \$ _____