

COMPEL CHURCH

FINANCIAL RESOURCES



Monthly Cash Flow Plan

Cash flows in and out each month. Make sure you tell it where to go!

Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

Step 1

Enter your monthly take-home pay in the box at the top right (A). This is the amount you have for the month to budget. So far so good, huh?

Monthly Take-Home Pay	<input type="text"/>
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Step 2

Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (B) first. Add up each subcategory and put that number in the Total box (C).

Also, pay attention to Dave's recommended percentages (D). This will help you keep from budgeting too much for a category.

FOOD		Spent	Budgeted
Groceries	_____	_____	_____
Restaurants	_____	_____	_____
			*5-15% TOTAL

Step 3

Finally, enter your take-home pay in the top box at the end of the page (E), then add up all categories and place that total in the Category Totals box (F). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (G). Doesn't that feel great?

TAKE-HOME PAY
CATEGORY TOTALS
ZERO BALANCE

Step 4

When the month ends, put what you actually spent in the Spent column (H). That will help you make any necessary adjustments to the next month's budget.

FOOD		Spent	Budgeted
Groceries	_____	_____	_____
Restaurants	_____	_____	_____
			*5-15% TOTAL

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Monthly Take-Home Pay

Add up budgeted column & enter here


These icons represent good options for cash envelopes








	Spent	Budgeted	
♥ CHARITY			
Tithes	_____	_____	
Charity & Offerings	_____	_____	
	*10-15%	TOTAL	
🐷 SAVING			
Emergency Fund	_____	_____	
Retirement Fund	_____	_____	
College Fund	_____	_____	
	*10-15%	TOTAL	
🏠 HOUSING			
First Mortgage/Rent	_____	_____	
Second Mortgage	_____	_____	
Real Estate Taxes	_____	_____	
Repairs/Maint.	_____	_____	
Association Dues	_____	_____	
	*25-35%	TOTAL	
⚙️ UTILITIES			
Electricity	_____	_____	
Gas	_____	_____	
Water	_____	_____	
Trash	_____	_____	
Phone/Mobile	_____	_____	
Internet	_____	_____	
Cable	_____	_____	
	*5-10%	TOTAL	
🍏 FOOD			
📧 Groceries	_____	_____	
📧 Restaurants	_____	_____	
	*5-15%	TOTAL	
👕 CLOTHING			
📧 Adults	_____	_____	
📧 Children	_____	_____	
📧 Cleaning/Laundry	_____	_____	
	*2-7%	TOTAL	
🚗 TRANSPORTATION			
Gas & Oil	_____	_____	
📧 Repairs & Tires	_____	_____	
License & Taxes	_____	_____	
Car Replacement	_____	_____	
Other _____	_____	_____	
	*10-15%	TOTAL	
🩺 MEDICAL/HEALTH			
Medications	_____	_____	
Doctor Bills	_____	_____	
Dentist	_____	_____	
Optometrist	_____	_____	
Vitamins	_____	_____	
Other _____	_____	_____	
Other _____	_____	_____	
	*5-10%	TOTAL	



*Dave's Recommended Percentages


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 INSURANCE		
	Spent	Budgeted
Life Insurance	_____	_____
Health Insurance	_____	_____
Homeowner/Renter	_____	_____
Auto Insurance	_____	_____
Disability Insurance	_____	_____
Identity Theft	_____	_____
Long-Term Care	_____	_____
		*10-25% TOTAL

 PERSONAL		
	Spent	Budgeted
 Child Care/Sitter	_____	_____
 Toiletries	_____	_____
 Cosmetics/Hair Care	_____	_____
Education/Tuition	_____	_____
Books/Supplies	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Subscriptions	_____	_____
Organization Dues	_____	_____
Gifts (inc. Christmas)	_____	_____
 Replace Furniture	_____	_____
 Pocket Money (His)	_____	_____
 Pocket Money (Hers)	_____	_____
Baby Supplies	_____	_____
Pet Supplies	_____	_____
Music/Technology	_____	_____
Miscellaneous	_____	_____
Other _____	_____	_____
Other _____	_____	_____
		*5-10% TOTAL

 RECREATION		
	Spent	Budgeted
 Entertainment	_____	_____
Vacation	_____	_____
		*5-10% TOTAL

 DEBTS		
	Spent	Budgeted
Car Payment 1	_____	_____
Car Payment 2	_____	_____
Credit Card 1 _____	_____	_____
Credit Card 2 _____	_____	_____
Credit Card 3 _____	_____	_____
Credit Card 4 _____	_____	_____
Credit Card 5 _____	_____	_____
Student Loan 1	_____	_____
Student Loan 2	_____	_____
Student Loan 3	_____	_____
Student Loan 4	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
		Your goal is 0% *5-10% TOTAL

Once you have completed filling out each category, subtract all category totals from your take-home pay.

