



## Current Reality

"YOUR 4 WALLS "	CURRENT MONTHLY EXPENSES
Rent/ Mortgage	
Property Taxes	
Electricity	
Heating	
Water	
Telephone/ Cell/ Internet	
Life Insurance	
Car Insurance and License	
Contents/ House Insurance	
Bank Fees	
VARIABLE HOUSING EXPENSES	
Charitable Giving	
Groceries	
Car Fuel	
Child Care	
Clothes	
Dining Out	
Entertainment/ Recreation	
Furnishings	
Gifts	
Housing Maintenance	
Investment Savings	
Medical/ Dental Expenses	
Membership Fees	
Newspaper/ Magazines/ Books	
Personal Items	
Public Transportation	
Car Repairs/ Service	
Other Expenses	
Loans Repayment- Minimum Payment	
Credit Cards- Minimum Payments	
Line of Credit	
Your Emergency Cushion	
TOTAL EXPENSES	

INCOME	CURRENT MONTHLY INCOME
Net Income #1	
Net Income #2	
Child Support	
Room and Board	
Other (Regular) Income	
TOTAL NET INCOME	

POSITIVE OR NEGATIVE CASH FLOW	