LSS FINANCIAL COUNSELING SERVICE

Monthly Cash Flow Plan

Write down each pay date and expected take home pay check amount. Then list monthly expenses and debts that you'll pay from each paycheck. You may need to use multiple pay periods to have enough funds to cover larger expenses such as housing, utilities, groceries, etc.

Use expenses from your budget to fill in columns			Pay Date _____	Pay Date _____	Pay Date _____	Pay Date _____	Pay Date _____
Expected Monthly Take Home Pay		*Pay Check Amount $*					
Monthly Expense List	*Amount Needed*	*Due Date*					
Mortgage/Rent							
Monthly Expenses							
***Periodic Expenses*							
Monthly Expenses plus Periodic Expenses = Total Expenses							
Monthly Income less Total Expenses = Shortage/Excess							

***Periodic Expenses* are items such as insurance or vehicle registration which may be paid annually or quarterly instead of monthly. Use the Periodic Expense Chart to determine the amount needed each month. Write the full dollar amount that will be paid under the appropriate payday on your Monthly Cash Flow Plan.