



Cash Flow - Needs plus Wants

NEEDS are items which can't be postponed without significant risk or impact.

WANTS can be deferred and their cash flow shifted to another purpose.

Income

	Yearly
Salary / Pension 1	
Salary / Pension 2	
Gov't Pensions	
Investment Income	
extra tax deductions	
Total (after tax)	

Expenses

NEEDS		Yearly	WANTS		Yearly
Housing & Utilities			Personal		
	Mortgage or Rent			Clothing & Personal care	
	Property Tax			Fitness	
	Property Insurance			Pets & pet care	
	Condo / Maint. Fees				
	Required Repairs		Gifts		
	Gas / Hydro / Water			Church / charity	
	Telephone			Children	
	Internet / TV packages			Grand Children	
Groceries			Household Projects		
Transportation				Renovation / Remodeling	
	Auto Insurance			Yard projects	
	Auto Maintenance			Hired hands	
	Fuel / Charging		Recreation		
	Lease / Loan payments			Vacations	
	Rental / Ride sharing			Restaurants / Order out	
Health Care				Entertainment	
	Prescriptions			Software subscriptions	
	Dental			Hobbies	
	Therapy			Gaming system fees	
Insurance Premiums				App renewals	
	Life Insurance				
	Health Insurance				
Total NEEDS			Total WANTS		

Total Expenses (Need plus Wants): _____

Surplus (Deficit) _____

Passion.
People.
Progress.