



Cash-Flow Snapshot and First Spending Plan

Session 2 - Cash Flow, Budgeting and Emergency Readiness | Participant Resource | Version 1.0

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Monthly take-home income

Primary income: \$ _____

Other income: \$ _____

Total monthly income: \$ _____

Monthly outflow

Housing and utilities: \$ _____

Food and household: \$ _____

Transportation: \$ _____

Minimum debt payments: \$ _____

Protection and required commitments: \$ _____

Savings and goals: \$ _____

Other spending: \$ _____

Total monthly outflow: \$ _____

Calculate and plan

Income - outflow = \$ _____

Result: [] Margin [] Break-even [] Shortfall

One figure I will verify: _____

One adjustment for next month: _____

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