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Cash Flow Statement

INCOME		Monthly	Annually
Employment	\$	2,500	\$ 30,000
Other Income 1		550	6,600
Other Income 2		-	-
Gross Income	\$	3,050	\$ 36,600
EXPENSES			
Income Taxes (Fed & CA)	\$	200	\$ 2,400
Household			
Rent/Mortgage		700	8,400
Gas/Electric		35	420
Phone		65	780
Cable / Internet		35	420
Food		400	4,800
Clothing		50	600
Medical		25	300
Water		50	600
Trash		30	360
Other 1		25	300
Other 2		25	300
Miscellaneous		100	1,200
Total Household	\$	1,540	\$ 18,480
Automobile			
Car payment		175	2,100
Gas		125	1,500
Insurance		80	960
Maintenance		80	960
Other 1		10	120
Registration		15	180
Total Automobile	\$	485	\$ 5,820
Liabilities			
Loan 1 <i>Payment</i>		50	600
Credit Card 1 <i>Payment</i>		30	360
Credit Card 2 <i>Payment</i>		-	-
Other Loan <i>Payment</i>		-	-
Total Liabilities	\$	80	\$ 960
Personal			
Personal 1		25	300
Personal 2		-	-
Personal 3		-	-
Hair Care		20	240
Beauty		20	240
Entertainment		80	960
Total Personal		145	1,740
Insurance			
Life		25	300
Disability		25	300
Medical		150	1,800
Renter's / Homeowner's		20	240
Other insurance		-	-
Total Insurance	\$	220	\$ 2,640
Savings	\$	25	\$ 300
Retirement			
Social Security / Medicare		233	2,800
Retirement 1 (example: 401k)		50	600
Retirement 2 (example: Roth IRA)		50	600
Total Retirement	\$	333	\$ 4,000
Total Income	\$	3,050	\$ 36,600
Total Expenses		3,028	36,340
Discretionary / (Shortfall)	\$	22	\$ 260