ULLOA FINANCIAL

-Elevate your legacy-

MONTHLY CASH FLOW WORKSHEET

A practical tool for comparing income, spending, saving, and debt payments each month.

How to use this worksheet

Enter the amount you expect to receive or spend at the beginning of the month. At month-end, record the actual amount. Use the difference column to identify patterns, adjust priorities, and prepare for the next month. This worksheet is an educational planning tool and is not a substitute for personalized financial, tax, legal, investment, or insurance advice.

HOUSEHOLD AND MONTH

Name(s):	
Month and year:	
Primary income frequency:	Weekly / Biweekly / Semimonthly / Monthly
Main financial priority this month:	

KNOWLEDGE IS THE FIRST STEP. A PLAN IS THE NEXT.

MONTHLY INCOME

Record take-home income and other cash received during the month.

INCOME

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Primary salary or wages	$	$	$
Second salary or wages	$	$	$
Self-employment or business income	$	$	$
Pension income	$	$	$
Social Security benefits	$	$	$
Annuity income	$	$	$
Investment or interest income	$	$	$
Rental income	$	$	$
Child support or alimony received	$	$	$
Bonuses, commissions, or overtime	$	$	$
Other income	$	$	$
Other income	$	$	$
TOTAL MONTHLY INCOME	**$**	**$**	**$**

Planning note

Use net amounts that are actually available for spending and saving. If income changes from month to month, consider using a conservative estimate rather than the highest recent amount.

INCOME VARIABILITY AND NOTES

Questions to consider

Does income vary by season, overtime, commissions, bonuses, or self-employment activity? Identify the amount you can reasonably rely on for essential monthly obligations.

Lowest expected monthly income:	$
Typical monthly income:	$
Income set aside for taxes:	$
Income not available every month:	$

NOTES

FIXED MONTHLY EXPENSES

List expenses that are generally predictable or contractually scheduled.

HOUSING AND HOUSEHOLD

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Mortgage or rent	$	$	$
Homeowners or renters insurance	$	$	$
Property taxes or association fees	$	$	$
Electricity	$	$	$
Water, sewer, or trash	$	$	$
Gas utility	$	$	$
Internet	$	$	$
Mobile phone	$	$	$
Home maintenance or services	$	$	$
Other household expense	$	$	$
HOUSING AND HOUSEHOLD TOTAL	**$**	**$**	**$**

TRANSPORTATION AND INSURANCE

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Auto loan or lease	$	$	$
Auto insurance	$	$	$
Fuel or charging	$	$	$

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Public transportation or rideshare	$	$	$
Parking or tolls	$	$	$
Life insurance premiums	$	$	$
Health insurance premiums	$	$	$
Disability or long-term care insurance	$	$	$
Other transportation or insurance expense	$	$	$
TRANSPORTATION AND INSURANCE TOTAL	**$**	**$**	**$**

VARIABLE MONTHLY EXPENSES

Track spending categories that may change from month to month.

LIVING AND PERSONAL EXPENSES

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Groceries	$	$	$
Dining out or delivery	$	$	$
Clothing	$	$	$
Personal care	$	$	$
Medical copays or prescriptions	$	$	$
Child care or school expenses	$	$	$
Pet care	$	$	$
Entertainment and recreation	$	$	$
Subscriptions and memberships	$	$	$
Gifts and charitable giving	$	$	$
Travel or vacation savings	$	$	$
Other personal expense	$	$	$
LIVING AND PERSONAL TOTAL	**$**	**$**	**$**

Planning note

Variable expenses often provide the greatest opportunity for adjustment. The purpose is not to eliminate every enjoyable expense, but to make sure spending reflects your priorities and available cash flow.

DEBT PAYMENTS AND FINANCIAL GOALS

Separate required payments from additional progress toward your goals.

DEBT PAYMENTS

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Credit card payment 1	$	$	$
Credit card payment 2	$	$	$
Student loan payment	$	$	$
Personal loan payment	$	$	$
Medical debt payment	$	$	$
Tax payment plan	$	$	$
Other debt payment	$	$	$
Additional principal payment	$	$	$
TOTAL DEBT PAYMENTS	**$**	**$**	**$**

SAVINGS AND INVESTING

Record the amounts directed toward reserves, long-term goals, and future opportunities.

SAVINGS AND INVESTING

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Emergency fund	$	$	$
Retirement plan contribution	$	$	$
IRA or Roth IRA contribution	$	$	$
Brokerage or investment account	$	$	$
College or education savings	$	$	$
Home purchase or improvement fund	$	$	$
Travel or major purchase fund	$	$	$
Other savings goal	$	$	$
TOTAL SAVINGS AND INVESTING	**$**	**$**	**$**

IRREGULAR EXPENSES AND MONTHLY SUMMARY

Plan for expenses that do not occur every month and review the overall result.

IRREGULAR OR PERIODIC EXPENSES

CATEGORY / SOURCE	EXPECTED	ACTUAL	DIFFERENCE
Annual insurance premium	$	$	$
Property tax or association assessment	$	$	$
Vehicle registration or maintenance	$	$	$
Home repair or maintenance	$	$	$
Medical or dental expense	$	$	$
Tuition or school expense	$	$	$
Holiday or gift expense	$	$	$
Professional fees	$	$	$
Travel expense	$	$	$
Other periodic expense	$	$	$
TOTAL IRREGULAR EXPENSES	**$**	**$**	**$**

MONTHLY CASH FLOW SUMMARY

SUMMARY ITEM	EXPECTED	ACTUAL
Total monthly income	$	$
Total fixed and variable expenses	$	$

Total debt payments	$	$
Total savings and investing	$	$
Total irregular expenses	$	$
NET MONTHLY CASH FLOW	**$**	**$**

How to calculate net monthly cash flow

Subtract all expenses, debt payments, savings contributions, and irregular expenses from total monthly income. A positive result may provide additional flexibility. A negative result indicates that spending or planned allocations exceeded the cash received for the month.

MONTHLY REVIEW AND NEXT STEPS

Use what you learned this month to make the next month more intentional.

MONTHLY REFLECTION

1. Which categories were higher than expected, and why?

2. Which categories were lower than expected?

3. Did this month include any unusual or one-time expenses?

4. Did your saving and debt-payment priorities receive the amounts you intended?

5. What is one realistic adjustment for next month?

NEXT MONTH ACTION PLAN

Priority 1:	
Priority 2:	
Expense to review:	
Savings or debt goal:	
Follow-up date:	

ADDITIONAL NOTES

A useful next step

Cash flow is the foundation of many financial decisions. Reviewing it regularly can help you prepare for emergencies, reduce debt, fund long-term goals, and make more informed planning choices.

EDUCATIONAL DISCLOSURE

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