

Your Cash Flow Adjustment Worksheet

Here is a worksheet you can use to explore ways to adjust your spending patterns and the way you live. First, fill in your expenses in columns A and B from the expenses worksheet.

In this worksheet, for any expense category, enter amounts where you think you can reduce your spending in column C. Don't worry, make your best guess-- it's only an estimate and doesn't have to be precise. You can increase spending for more important things in your life in column D.

		A	B	C	D
Expense Category	Expense Item	Current Fixed Expenses	Current Flexible Expenses	Anticipated Spending Cuts	Anticipated Spending Increases
SAMPLES					
Entertainment	Restaurants		\$200	\$75	
Home	Rent	\$600			\$25
Home	Water/Sewer	\$50		0	0
Housing					
	Rent or Mortgage				
	Maintenance or Condo Fee				
	Lawn and Gardening Expenses				
	Housing Cleaning Expenses				
Utilities					
	Electric				
	Gas or Oil				
	Water/sewer				
	Garbage				
	Telephone				
	Internet Account				
Food					
	Groceries (average bills)				
	Restaurants				
	Snacks (coffee, etc.)				
	Entertaining (food and				

	beverage)				
Transportation					
	Car Payment or Lease				
	Gas				
	Subway, Bus or Train				
Medical					
	Health Insurance				
	Regular Prescriptions				
	Out-of-pocket Medical Expenses				
	Fitness Programs				
Appearance					
	Clothing Purchases				
	Dry Cleaning				
	Hair Care				
	Shoe Repair				
Entertainment					
	Movies				
	Video Rentals				
	Cable Television				
	Sports – Golf, etc.				
	Theater, concerts				
Savings					
	Retirement Contributions				
	Savings Contributions				
	Reserve Fund Contribution				
Debt payments					
	Credit Card Payments				
	Payment of Other Debt				
Other					
	If self-employed,				

	business expense				
Anticipated Spending Cuts [Add all figures in Column C]					
Anticipated Spending Increases [Add all figures in Column D]					