

# TheSB.com Personal Cashflow Evaluation

## 1. Income Sources

- **Salary/Wages:** Total take-home pay from employment.
- **Business Income:** Net income from any business activities.
- **Investment Returns:** Dividends, interest, and other returns.
- **Other Income:** Any additional income (rental, freelance, etc.).

## 2. Expenses

- **Housing:** Mortgage or rent payments.
- **Utilities:** Electricity, water, internet, etc.
- **Groceries/Food:** Monthly spending on food.
- **Transportation:** Vehicle payments, fuel, public transport.
- **Insurance:** Health, auto, home insurance premiums.
- **Healthcare:** Out-of-pocket medical expenses.
- **Personal & Family Care:** Clothing, education, childcare.
- **Entertainment & Leisure:** Subscriptions, dining out, hobbies.
- **Savings & Investments:** Contributions to savings accounts, retirement funds.
- **Miscellaneous:** Any other monthly expenses.

## 3. Debts

- **Credit Card Payments:** Minimum monthly payments.
- **Loan Payments:** Personal, student, auto loans.
- **Other Obligations:** Any other debt payments.

**Calculation:** Total Income - (Total Expenses + Total Debts) = **Net Cash Flow**

# TheSB.com Personal Cashflow Evaluation

## Personal Cashflow Evaluation Template

**Instructions:** Fill in the following sections with your monthly financial information to calculate your net cash flow.

### Income Sources

Please list your monthly take-home amounts for each income source.

1. **Salary/Wages:**

- **Amount:** \_\_\_\_\_

2. **Business Income:**

- **Amount:** \_\_\_\_\_

3. **Investment Returns:**

- **Amount:** \_\_\_\_\_

4. **Other Income:**

- **Amount:** \_\_\_\_\_

**Total Income:** \_\_\_\_\_ *(Sum of all income sources)*

### Expenses

Detail your monthly expenses in the following categories.

1. **Housing (Mortgage/Rent):**

- **Amount:** \_\_\_\_\_

2. **Utilities (Electricity, Water, Internet, etc.):**

- **Amount:** \_\_\_\_\_

3. **Groceries/Food:**

- **Amount:** \_\_\_\_\_

4. **Transportation (Vehicle payments, Fuel, Public Transport):**

- **Amount:** \_\_\_\_\_

5. **Insurance (Health, Auto, Home):**

- **Amount:** \_\_\_\_\_

# TheSB.com Personal Cashflow Evaluation

## 6. Healthcare (Out-of-pocket Expenses):

- Amount: \_\_\_\_\_

## 7. Personal & Family Care (Clothing, Education, Childcare):

- Amount: \_\_\_\_\_

## 8. Entertainment & Leisure (Subscriptions, Dining Out, Hobbies):

- Amount: \_\_\_\_\_

## 9. Savings & Investments (Contributions to Savings Accounts, Retirement Funds):

- Amount: \_\_\_\_\_

## 10. Miscellaneous (Any Other Monthly Expenses):

- Amount: \_\_\_\_\_

**Total Expenses:** \_\_\_\_\_ *(Sum of all expenses)*

### Debts

List your monthly payments for any debts.

#### 1. Credit Card Payments:

- Amount: \_\_\_\_\_

#### 2. Loan Payments (Personal, Student, Auto Loans):

- Amount: \_\_\_\_\_

#### 3. Other Obligations:

- Amount: \_\_\_\_\_

**Total Debts:** \_\_\_\_\_ *(Sum of all debt payments)*

### Calculation of Net Cash Flow

**Net Cash Flow:** \_\_\_\_\_ *(Total Income - Total Expenses - Total Debts)*

### Conclusion:

After completing this evaluation, you will have a clearer understanding of your monthly cash flow, allowing you to make informed decisions about budgeting, saving, and investing for the future. Regularly revisiting and updating this template can help you stay on track with your financial goals.