

PERSONAL CASH FLOW BUDGET



The purpose of this cash flow/budget is to enable you to better manage your cash resources and commitments. If your income is close to the amount of your normal outgoings then it is essential that you use some form of budgeting. If your income exceeds your outgoings then budgeting will enable you to better manage the excess.

HOW TO USE THE CASH FLOW PLANNER

1. Estimate the amount of each item of all your income, [wages, interest, dividends, rental income, etc.], living expenditure, capital receipts [sale of assets] and capital payments [purchase of assets] for the coming year.
2. Enter the amounts in the appropriate month when the actual payment/receipt will occur (e.g. Rates of (say) \$1,000 may be payable in 4 instalments of \$250 in February, April, June and August).
3. Add each column of the cash receipts and cash payments schedule and cross add the totals to agree with the total column.
4. Transpose the totals of the cash receipts and cash payments schedules to the summary schedule and enter the opening bank balance/(overdraft).
5. Add and cross add the summary schedule
6. Review the 'closing bank balance/(overdraft)' line and consider:
 - (a) whether there is excess cash available that should be invested or
 - (b) the overdraft balance exceeds the available limit so that additional loans must be raised or corrective action taken.
7. If you wish, you can use a second copy of this form to compare actual receipts and payments each month and compare it with what you forecast.

SUMMARY	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	MAY	JUNE	TOTAL FOR YEAR
Total Cash In - per schedule below	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Cash Out - per schedule below	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Cash In/(Out) for Month	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Opening Bank Balance		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closing Bank Balance/(Overdraft)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

CASH IN	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	MAY	JUNE	TOTAL FOR YEAR
Amounts Borrowed													0.00
Dividends Received													0.00
Interest Received													0.00
Investment Income													0.00
Loans Repaid													0.00
Net Salary/Wages													0.00
Other													0.00
Partnership/Business Drawings													0.00
Sale/Redemption of Investments													0.00
Tax Refund													0.00
Trust Distribution Received													0.00
													0.00
													0.00
TOTAL CASH IN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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PRIVATE CASH OUT	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	MAY	JUNE	TOTAL FOR YEAR
Bank Charges													0.00
Car - Fuel & Oil													0.00
Car - HP/Lease Payments													0.00
Car - Insurance													0.00
Car - Registration													0.00
Car - Repairs & Maintenance													0.00
Clothing													0.00
Donations													0.00
Entertainment/Sport/Clubs													0.00
Food													0.00
Gifts													0.00
Home Maintenance													0.00
Insurance - Home													0.00
Insurance - Life													0.00
Insurance - Medical													0.00
Insurance - Other													0.00
Insurance - Sickness/Accident													0.00
Loan Repayments/Interest - Housing													0.00
Loan Repayments/Interest - Other													0.00
Loan Repayments/Interest - Personal													0.00
Medical/Doctor/Dentist													0.00
Postage & Stationary													0.00
Rates - Council													0.00
Rates - Water													0.00
Rent													0.00
School Fees													0.00
Superannuation													0.00
Tax Payments													0.00
Utilities - Electricity													0.00
Utilities - Gas													0.00
Utilities - Telephone													0.00
Other Personal Expenses													0.00
													0.00
													0.00
													0.00
PRIVATE CASH OUT TOTALS	0.00												

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INVESTMENT CASH OUT	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	MAY	JUNE	TOTAL FOR YEAR
Equities Expenses													0.00
- Brokerage													0.00
- Interest													0.00
Property Expenses													0.00
- Agents Commission													0.00
- Insurance													0.00
- Interest													0.00
- Land Tax													0.00
- Rates - Council													0.00
- Rates - Water													0.00
- Repairs and Maintenance													0.00
Purchase of Investments													0.00
- Debentures/Loans													0.00
- Real Estate													0.00
- Shares													0.00
													0.00
													0.00
													0.00
													0.00
INVESTMENT CASH OUT TOTALS	0.00												

CASH OUT	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APRIL	MAY	JUNE	TOTAL FOR YEAR
PRIVATE CASH OUT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVESTMENT CASH OUT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL CASH OUT	0.00												