

Name:
Student ID #:

CASH FLOW WORKSHEET

Before creating a realistic budget, it's important to track your income and expenses. It is most helpful to log your income and expenses for 1 month since many of these items occur on a monthly basis. Here is a log for 1 week to get you started. Remember to log absolutely everything. Be sure to include all of the unexpected purchases made such as coffee, parking meters, and late fees. Don't leave anything out!

DAY #1

INCOME/EXPENSE	AMOUNT

DAY #2

INCOME/EXPENSE	AMOUNT

DAY #3

INCOME/EXPENSE	AMOUNT

DAY #4

INCOME/EXPENSE	AMOUNT

DAY #5

INCOME/EXPENSE	AMOUNT

DAY #6

INCOME/EXPENSE	AMOUNT

DAY #7

INCOME/EXPENSE	AMOUNT

Review your spending this past week. Any trends?

List some ways you can cut back unnecessary spending to help increase your savings?

