



Assess your cash flow

Do you know where all your money goes? Begin building your budget by assessing your cash flow. Knowing where your money comes from and where it goes will give you a clear picture for what money is at your disposal. Keeping track of your cash flow helps you make smart decisions and have control of your financial future.

Monthly income (what comes in)

Regular income	
Salary/Wages before taxes	\$
Self-employment	\$
Alimony/Child support	\$
Dividends/Interest	\$
Royalties	\$
Rental income	\$
Tax refund	\$
Extraordinary income	
Grants/Prizes	\$
Inheritance	\$
Social Security	
Disability benefits	\$
Retirement benefits	\$
Survivor benefits	\$

Other sources of monthly income	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total monthly income	
	\$

Monthly expenses (what goes out)

Taxes (variable with income)		Health care	
Federal	\$	Health insurance & expenses	\$
State	\$	Life insurance	\$
Local	\$	Long-term care insurance	\$
Total taxes	\$	Disability insurance	\$
Household essentials		Dental insurance & expenses	\$
Mortgage/Rent	\$	Vision insurance & expenses	\$
Property taxes	\$	Other health care expenses	\$
Home/Renter's insurance	\$	Family care	
Home maintenance/repairs	\$	Elder/Child care	\$
Electricity	\$	Education	\$
Oil/Gas	\$	Other family care expenses	\$
Water/Garbage/Sewer	\$	Total essential	\$
Telephone/Cell phone	\$	Discretionary	
Cable/Internet	\$	Entertainment	\$
Credit card payments	\$	Dining out	\$
Other debt (e.g., student loans)	\$	Hobbies	\$
Other household essentials	\$	Subscriptions	\$
Automobile & transportation		Education	\$
Loan/Lease payment	\$	Traveling/Vacations	\$
Maintenance/Repairs	\$	Charitable donations	\$
Gasoline	\$	Gifts	\$
License/Registration	\$	Professional/Social dues	\$
Auto insurance	\$	Gym membership	\$
Public transportation	\$	Other	\$
Other	\$	Total discretionary	\$
Personal care		Total monthly expenses	
Food	\$	\$	
Clothing	\$		
Grooming (hair, dry cleaning, etc.)	\$		
Other personal care expenses	\$		
Total monthly income - Monthly expenses = Monthly available cash flow		\$	

This material is being provided for educational purposes and does not take into account your particular investment objectives, financial situations or needs and is not intended as a recommendation. BlackRock does not provide tax advice. You should consult with your own legal and/or tax professionals regarding your particular situation.

© 2023 BlackRock, Inc. or its affiliates. All Rights Reserved. **BLACKROCK** is a trademark of BlackRock, Inc. or its affiliates. All other trademarks are those of their respective owners. Prepared by BlackRock Investments, LLC, member FINRA. This material is provided for educational purposes only. BlackRock is not affiliated with any third party distributing this material.

Not FDIC Insured • May Lose Value • No Bank Guarantee

231894T-0923

