

All data on this sheet is auto-populated from other sheets in this workbook. You can use this sheet as a reference to view your earning, saving, and spending behavior month-over-month. Do not edit this sheet.

CASH FLOW SUMMARY															
	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total	Available To Spend Source % Breakdown	
Previous Month's Unallocated/Rollover	\$1,236.74 [5]	\$76.61	-\$184.44	\$422.81	\$570.59	\$1,276.23	\$668.82	-\$38.73	\$38.24	\$1,535.77	\$2,786.35	\$2,922.82	\$11,311.81	13%	% of money Available to Budget Comes that from "Rollover" annually
Income	\$1,854.61	\$5,715.97	\$6,620.72	\$6,554.33	\$7,477.16	\$6,707.11	\$5,364.61	\$6,639.40	\$10,170.07	\$11,418.31	\$9,337.52	\$7,650.93	\$85,510.74	99%	% of money Available to Budget that comes from "Income" annually
Money From Savings	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	1%	% of money Available to Budget that comes from "Money from Savings" annually
Money From Future Spending	\$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	0%	% of money Available to Budget that comes from "Money from Future Spending" annually
Total Income to Checking	\$1,854.61	\$5,715.97	\$6,620.72	\$6,554.33	\$7,477.16	\$7,207.11	\$5,364.61	\$6,639.40	\$10,170.07	\$11,418.31	\$9,337.52	\$7,650.93	\$86,010.74	100%	
Spent on Needs	\$1,635.16	\$4,516.13	\$4,676.49	\$4,251.86	\$5,049.48	\$4,982.98	\$4,490.35	\$5,039.02	\$4,621.09	\$6,418.89	\$4,913.73	\$4,273.90	\$54,869.08	64%	% of money Available to Budget that is spent on "Need" annually
Spent on Wants	\$1,379.58	\$860.89	\$836.98	\$981.18	\$1,322.04	\$2,531.54	\$1,581.81	\$1,171.78	\$2,851.45	\$4,079.70	\$2,387.32	\$2,692.79	\$22,677.06	26%	% of money Available to Budget that is spent on "Want" annually
Total Living Expenses	\$3,014.74	\$5,377.02	\$5,513.47	\$5,233.04	\$6,371.52	\$7,514.52	\$6,072.16	\$6,210.80	\$7,472.54	\$10,498.59	\$7,301.05	\$6,966.69	\$77,546.14	90%	% of money Available to Budget that is spent on Living Expenses annually
Amount of Debt Paid Off	\$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	0%	% of money Available to Budget is spent on "Debt Repayment" annually
Net Cash Flow [6]	\$76.61	\$415.56	\$922.81	\$1,744.10	\$1,676.23	\$968.82	-\$38.73	\$389.87	\$2,735.77	\$2,455.49	\$4,822.82	\$3,607.06			
Money Saved	\$0.00	\$600.00	\$500.00	\$440.00	\$400.00	\$300.00	\$0.00	\$100.00	\$1,200.00	\$260.00	\$1,900.00	\$440.00	\$6,140.00	7%	% of money Available to Budget that was recorded as "Savings" annually
Money Saved for Future Spending	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$2,000.00	2%	% of money Available to Budget is reserved for "Savings for Future Spending" annually
Total Savings	\$0.00	\$600.00	\$500.00	\$940.00	\$400.00	\$300.00	\$0.00	\$100.00	\$1,200.00	\$260.00	\$1,900.00	\$1,940.00	\$8,140.00	9%	% of money Available to Budget that was "Saved" annually
Unallocated/Rollover	\$76.61	-\$184.44	\$422.81	\$804.10	\$1,276.23	\$668.82	-\$38.73	\$289.87	\$1,535.77	\$2,195.49	\$2,922.82	\$1,667.06	\$11,636.41		

[illegible]

Investment Income	\$0.00	\$4,895.00	\$4,757.00	\$4,820.00	\$4,820.00	\$4,820.00	\$5,235.00	\$4,820.00	\$4,920.00	\$7,350.00	\$5,220.89	\$2,425.00	\$54,082.89	\$4,506.91	63.0%
Money from Future Spending	\$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	\$0.00	0.0%
Money from Savings	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$41.67	0.6%
Other	\$0.00	\$0.00	\$100.00	\$94.00	\$241.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$30.44	\$0.00	\$466.13	\$38.84	0.5%
Reimbursement	\$981.00	\$260.00	\$140.00	\$380.00	\$705.54	\$100.00	\$100.00	\$666.20	\$29.50	\$457.62	\$1,079.50	\$1,191.52	\$6,090.88	\$507.57	71%
Rewards	\$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	\$0.00	0.0%
Work Income	\$173.61	\$560.97	\$1,623.72	\$720.33	\$1,709.93	\$1,787.11	\$29.61	\$1,153.20	\$5,220.57	\$3,493.69	\$3,006.69	\$3,534.41	\$23,013.84	\$1,917.82	26.8%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%
	\$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	\$0.00	0.0%

Savings															
	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total	Monthly Average (for months with data)	% of available to budget
Total	\$0.00	\$600.00	\$500.00	\$940.00	\$400.00	\$300.00	\$0.00	\$100.00	\$1,200.00	\$260.00	\$1,900.00	\$1,940.00	\$8,140.00	\$678.33	9%
Investments	\$0.00	\$0.00	\$200.00	\$140.00	\$0.00	\$0.00	\$0.00	\$100.00	\$0.00	\$60.00	\$0.00	\$0.00	\$500.00	\$41.67	0.58%
Retirement	\$0.00	\$200.00	\$100.00	\$100.00	\$200.00	\$100.00	\$0.00	\$0.00	\$500.00	\$0.00	\$700.00	\$0.00	\$1,900.00	\$158.33	2.21%
Emergency Fund	\$0.00	\$400.00	\$200.00	\$200.00	\$200.00	\$200.00	\$0.00	\$0.00	\$700.00	\$200.00	\$1,200.00	\$440.00	\$3,740.00	\$311.67	4.35%
Future Spending	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00	\$2,000.00	\$166.67	2.33%
Auto-save	\$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	\$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	\$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	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%

Debt Payments															
	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total	Monthly Average (for months with data)	% of available to budget
Total	\$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	\$0.00	0%
Credit Cards	\$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	\$0.00	0.00%
Loans	\$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	\$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	\$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	\$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	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%

Monthly "Need" Breakdown															
	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total	Monthly Average (for months with data)	% of available to budget
Total	\$1,635.16	\$4,516.13	\$4,676.49	\$4,251.86	\$5,049.48	\$4,982.98	\$4,490.35	\$5,039.02	\$4,621.09	\$6,418.89	\$4,913.73	\$4,273.90	\$54,869.08	\$4,572.42	64%
Groceries	\$132.73	\$198.85	\$61.13	\$274.30	\$269.84	\$165.32	\$171.84	\$284.80	\$330.58	\$407.48	\$517.13	\$200.39	\$3,014.39	\$251.20	3.50%
Health Care	\$0.00	\$0.00	\$20.89	\$0.00	\$0.00	\$17.31	\$0.00	\$13.65	\$25.44	\$2.19	\$56.18	\$0.00	\$135.66	\$11.31	0.16%
Home	\$0.00	\$215.00	\$0.00	\$0.00	\$2.12	\$0.00	\$208.83	\$0.00	\$3.06	\$0.00	\$200.00	\$41.01	\$670.02	\$55.84	0.78%
Insurance	\$221.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$211.00	\$2,542.00	\$211.83	2.96%
Other/Slush	\$1120.76	\$13.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,133.77	\$94.48	1.32%
Rent/Mortgage	\$0.00	\$3,673.21	\$3,561.90	\$3,561.90	\$3,561.90	\$3,545.85	\$3,545.85	\$3,545.85	\$3,545.85	\$3,545.85	\$3,545.85	\$3,545.85	\$39,179.86	\$3,264.99	45.55%
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$533.00	\$601.25	\$0.00	\$495.00	\$217.33	\$500.00	\$0.00	\$0.00	\$2,346.58	\$195.55	2.73%
Technology	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$149.14	\$19.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$168.18	\$14.02	0.20%
Transportation	\$159.67	\$186.02	\$205.77	\$116.72	\$356.27	\$293.11	\$199.39	\$247.26	\$145.61	\$1,405.18	\$204.58	\$191.61	\$3,711.19	\$309.27	4.31%
Utilities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65.00	\$65.00	\$65.00	\$130.00	\$65.00	\$390.00	\$32.50	0.45%
Sonata (Needs)	\$0.00	\$0.00	\$297.76	\$32.46	\$96.31	\$0.00	\$68.18	\$58.69	\$58.18	\$263.15	\$0.00	\$0.00	\$874.73	\$72.89	1.02%

[1] Amount that is cumulative balance of in the Account(s) you track on this sheet, as of the day you start tracking

[2] Use this only as needed, to make an adjustment to your bottom line balance for a particular month

[3] Use this only as needed, to make an additional adjustment to another month's bottom line balance

[4] Use this only as needed, to make an additional adjustment to another month's bottom line balance

[5] Data must be entered manually if there is rollover from previous December. Please reference your past Financial Dashboard for this number, or leave at \$0.00

[6] = (Total available for spending - expenses - debit repayment)