

## Basic Monthly Cash Flow Management Example

**Monthly Income** (Minimum Wage \$7.25 / hour x 40 hours / week) \$ 1,300

**Less Priority Obligations**

Giving	(Minimum 10%)	\$ 130
Saving	(Minimum 10%)	\$ 130
Debt Payments	(Car, etc.)	\$ 240
Taxes (if any)		<u>\$ 50</u>

**Subtotal Priority Obligations** \$ 550

**Money Left to Spend** \$ 750

**Deduct Estimated Living Expenses**

Rent	\$ 325
Food	\$ 125
Car Insurance / Maintenance	\$ 50
Gifts	\$ 25
Entertainment	\$ 25
Medical & Insurance	\$ 125
Miscellaneous	<u>\$ 25</u>

**Subtotal Living Expenses** \$ 700

**Money Left at the End of the Month (Net Cash Flow)** \$ 50