

# ENDORPHINOMICS

## THE SCIENCE OF HUMAN FLOURISHING

**Cash Flow Work Sheet**  Current  Ideal Current  Ideal Future

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<b>Gross Income</b> for _____	<b>Monthly</b>	<b>Yearly</b>
W-2 earnings from employment		
Business income, profits and dividends		
Other income, alimony, gifts, royalties, etc.		
Retirement income, Social Security, pension, etc.		
Investment income; stocks, bonds, annuities, etc.		
<b>Total Gross Income</b> (from all sources)		
<b>Gross Income Deductions</b>		
- Retirement plan contribution (10%+ of income)	-	
- Other payroll deductions, college funding	-	
- Federal income taxes, Social Security, etc.	-	
- State and local income taxes	-	
<b>Net, Take Home Income</b> (available to spend or invest)		
<b>Living Expenses</b>		
<b>Fixed, non-discretionary expenses</b>		
Rent or mortgage		
Property taxes, home insurance, etc.		
Household repairs, maintenance and services		
Food and household supplies		
Clothing		
Life, health and disability insurance and expenses		
Medical, dental, eye care, prescriptions, etc.		
Transportation, auto payments and upkeep, etc.		
Utilities, phone, on-line services, electricity, etc.		
Other fixed expenses		
<b>Total Fixed Living Expenses</b>	-	
<b>Variable and discretionary expenses</b>		
Education, classes, workshops, etc.		
Electronics, TVs, stereos, computers, phones, etc.		
Entertainment, hobbies, passions and fun		
Household appliances, furnishings, etc.		
Maintenance and repairs		
Misc. expenses, lunch, pets, parking, etc.		
Personal services, misc. cash expenses, etc.		
Vacations and adventures		
Other discretionary expenses		
<b>Total Variable and Discretionary Expenses</b>	-	
<b>Net Cash Flow (+ or -)</b>		