

Sample budgeting using Cash Flow Statement

Note: The end result should show more income than expenses. Any excess to your income can be allocated in other areas of your budget.

CASH INFLOWS or INCOME (This month)

Salary	
Interest earned on deposits	
Dividend payments	
Pensions, SSS, GSIS, etc.	
Other income	
TOTAL CASH INFLOWS	

CASH OUTFLOWS or EXPENSES (This month)

FIXED	
Savings and Investment	
Rent	
Utility Bills (Water, Electricity, Phone)	
Others	
VARIABLE	
Groceries	
Household Furnishings	
Clothing	
Credit card	
Recreation	
Others	
TOTAL CASH OUTFLOWS	

*CASH INFLOWS – CASH OUTFLOWS = NET CASH FLOWS