Monthly Budget Format

Expenses vary each month, so does income = cash flow problems

Need “float” of $500 to cover shortfall Jan-Apr, and $125 in July

Break even by year end ($173 surplus)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Annual
Mortgage	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	18,000
Heat	350	350	350	250	250	150	0	0	0	225	250	300	2475
Electricity	160	0	160	0	160	0	160	0	160	0	160	0	960
Water	0	150	0	0	150	0	0	150	0	0	150	0	600
Internet bundle	115	115	115	115	115	115	155	155	155	155	155	155	1620
2 cell phones	90	90	90	90	90	90	90	90	90	90	90	90	1080
Groceries	400	400	400	400	400	400	400	400	400	400	400	400	4800
Gas	240	240	240	240	240	240	240	240	240	240	240	240	2880
Meals Out	50	50	50	50	50	50	50	50	50	50	50	50	600
Entertain	50	50	50	50	50	50	50	50	50	50	50	50	600
Haircuts	50	50	50	50	50	50	50	50	50	50	50	50	600
Gifts/Work	50	50	50	50	50	50	50	50	50	50	50	50	600
Home maint.	100	100	100	100	100	100	100	100	100	100	100	100	1200
Home insurance	0	0	0	0	0	0	0	0	0	0	600	0	600
Car insurance	0	0	0	0	0	0	0	0	0	0	700	0	700
Holidays	0	0	0	0	0	0	0	0	0	0	0	500	500
Vacation travel	0	0	0	0	0	0	2000	0	0	0	0	0	2000
TOTAL	3155	3145	3155	2895	3205	2795	4845	2835	2845	2910	4545	3485	39815
INCOME	3076	3076	3076	3076	4614	3076	3076	3076	3076	3076	4614	3076	39988
CASH FLOW +/-	-79	-69	-79	181	1409	281	-1769	241	231	166	69	-409	173
CASH FLOW, CUMULATIVE	-79	-148	-227	-46	1363	1644	-125	116	347	513	582	173	173

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Equalized Payment Format – Year 1 – "Transition Year"
Allows all annual/irregular bills to be paid in full when due this year and start saving for next year's annual/irregular bills
Requires additional up front cash of $ 1891 to pay this year's bills and start saving for next year's bills at the same time
Payments will be completely equalized starting Jan 1 of Year 2 (need to decrease spending by $7/month next year to break even)
No more fluctuations!

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Annual	Year 2 Amts
Mortgage	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	18,000	1500
Heat	207	207	207	206	206	206	206	206	206	206	206	206	2475	206
Electricity	80	80	80	80	80	80	80	80	80	80	80	80	960	80
Water	50	50	50	50	50	50	50	50	50	50	50	50	600	50
Internet bundle	135	135	135	135	135	135	135	135	135	135	135	135	1620	155
2 cell phones	90	90	90	90	90	90	90	90	90	90	90	90	1080	90
Groceries	400	400	400	400	400	400	400	400	400	400	400	400	4800	400
Gas	240	240	240	240	240	240	240	240	240	240	240	240	2880	240
Meals Out	50	50	50	50	50	50	50	50	50	50	50	50	600	50
Entertain	50	50	50	50	50	50	50	50	50	50	50	50	600	50
Haircuts	50	50	50	50	50	50	50	50	50	50	50	50	600	50
Gifts/Work	50	50	50	50	50	50	50	50	50	50	50	50	600	50
Home maint.	100	100	100	100	100	100	100	100	100	100	100	100	1200	100
Home insurance	50	50	50	50	50	50	50	50	50	50	100	50	650	50
Car insurance	59	59	59	59	59	59	59	59	59	59	110	59	759	59
Holidays	42	42	42	42	42	42	42	42	41	41	41	41	500	42
Vacation travel	333	333	333	333	334	334	167	167	167	167	166	166	3000	167
TOTAL	3486	3486	3486	3485	3486	3486	3319	3319	3318	3318	3418	3317	40924	3339
INCOME	3076	3076	3076	3076	4614	3076	3076	3076	3076	3076	4614	3076	39988	40068
CASH FLOW +/-	-410	-410	-410	-409	1128	-410	-243	-243	-242	-242	1196	-241	-936	
CASH FLOW, CUMULATIVE	-410	-820	-1230	-1639	-511	-921	-1164	-1407	-1649	-1891	-695	-936	-936	

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Neutral Cash Flow Format

Rearrange monthly expenses to fit monthly pay

Pay all fixed costs/essentials and juggle all discretionary spending as needed to break even every month, no up-front cash needed for "smoothing"

Results in deprivation some months (e.g., entertainment) but satisfaction of bills paid on time and in full

Adds up to savings by year end that can be allocated to new expenses/increases, saved, or spent

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Annual
Mortgage	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	18,000
Heat	350	350	350	250	250	150	0	0	0	225	250	300	2475
Electricity	80	80	80	80	80	80	80	80	80	80	80	80	960
Water	50	50	50	50	50	50	50	50	50	50	50	50	600
Internet bundle	115	115	115	115	115	115	155	155	155	155	155	155	1620
2 cell phones	90	90	90	90	90	90	90	90	90	90	90	90	1080
Groceries	400	400	400	400	400	400	400	400	400	400	400	400	4800
Gas	240	240	240	240	240	240	240	240	240	240	240	240	2880
Meals Out	0	0	0	50	0	0	0	50	0	50	50	50	250
Entertain	0	0	0	50	0	0	0	0	50	0	50	50	200
Haircuts	42	0	42	0	50	0	50	0	50	0	50	0	284
Gifts/Work	0	42	0	42	0	42	0	50	0	50	50	50	326
Home maint.	100	100	100	100	100	100	100	100	100	100	100	100	1200
Home insurance	50	50	50	50	50	50	50	50	50	50	100	0	600
Car insurance	59	59	59	59	59	59	59	59	59	59	110	0	700
Holidays	0	0	0	0	0	0	132	252	116	0	0	0	500
Vacation travel	0	0	0	0	1630	200	170	0	0	0	0	0	2000
TOTAL	3076	3076	3076	3076	4614	3076	3076	3076	2940	3049	3275	3065	38475
INCOME	3076	3076	3076	3076	4614	3076	3076	3076	3076	3076	4614	3076	39988
CASH FLOW +/-	0	0	0	0	0	0	0	0	136	27	1339	11	1513
CASH FLOW, CUMULATIVE	0	0	0	0	0	0	0	0	136	163	1502	1513	1513