

Four Power Steps to Financial Wellness
Step 1 - Budgeting

My Budget Cash Flow Chart

Name :

Expenses	Monthly		Annual	
	Expected	Actual	Expected	Actual
General				
Groceries (Food and Fruits at home)				
Food (away from home)				
House Rent				
Household Items				
Home Furnishing				
Maid				
Electricity				
Telephone				
Mobile Phones				
Cable TV				
Internet Connection				
Cooking Gas				
Personal Habit Expenses				
Others				
Transportation				
Public Transportation				
Social / Family Travel (Convert to Monthly)				
Cab Fare				
Parking Charges				
Loans				
Chits				
Housing Loan EMI				
Personal Loan EMI (Including Credit Card Loans)				
Vehicle Loan EMI				
Other Loan Repayments				
Health Care				
Medicines & Supplements Expenses				
Surgeries and Critical Illness (Convert to Monthly)				
Doctors' Visit				
Child / Dependent Care				
Nursery / School/ College Fees (Convert to Monthly)				
Tuition Fees				
Books				
Toys / Hobbies Expenses				
Page Total				

Four Power Steps to Financial Wellness
Step 1 - Budgeting

Expenses	Monthly		Annual	
	Expected	Actual	Expected	Actual
Entertainment				
Movies				
Weekend Outing				
Pilgrimage, Picnics & Tours (Convert to Monthly)				
Clubs and Party Expenses				
Others				
Insurance (Convert all to Monthly)				
Life Insurance Premiums				
Health Insurance Premiums				
Vehicle Insurance Premiums				
Accident Insurance Premiums				
Other Insurance Premiums (House, Burglary, etc)				
Personal Care				
Cosmetics				
Barber				
Beauty Parlours				
Clothing & Foot wear				
Laundry / Dry Cleaning				
Vehicle Care				
Vehicle Maintenance				
Petrol / Diesel / Gas				
Others				
Charities / Donations				
Gifts to Family and Friends				
Miscellaneous				
Page Total				
Total Expenses				
Total Income				
Net Savings				