

Form 1: How much income do you need now?

This Monthly Cash Flow Statement corresponds to Figure 2.2 in How Much Is Enough?

Enter your monthly expenses. Any annual or occasional expenses should be averaged for a monthly total. In the book I recommend that you keep track of all of your expenses for at least one month, preferably three months. You can download this form as a guide.

If you regularly keep track of your monthly expenses, you might be able to fill in this form accurately now.

At the bottom of the next page, enter your total monthly income.

MONTHLY CASH FLOW STATEMENT

CATEGORY	MONTHLY COST
Home	
Mortgage, rent or maintenance fees	_____
Home & property maintenance	_____
Property tax	_____
Property insurance	_____
Heating, electricity, water/sewer	_____
Household Expenses	
Food (dining out goes under Entertainment in Miscellaneous)	_____
Lunches	_____
Telephone	_____
Computer, Internet service and cable	_____
Newspapers & magazines	_____
General household supplies	_____
Furnishings, equipment & appliances	_____
Loans & Credit Cards	
Credit card payments on outstanding balance	_____
Loan payments other than mortgage and car	_____

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How Much Is Enough?

Retirement Savings Calculator

Personal

Clothing _____

Laundry & dry cleaning _____

Life and disability insurance _____

Toiletries _____

Medical

Insurance (government and non-government) _____

Prescription and non-prescription drugs _____

Dentist _____

Optician & glasses _____

Other treatments _____

Transportation

Car payments _____

Insurance/licence _____

Car maintenance _____

Taxis, parking, bus, subway, carpool _____

Miscellaneous

Club fees _____

Entertainment _____

Vacations/vacation home _____

Alcohol _____

Special occasions: birthdays, holidays, etc. _____

Donations and gifts _____

Children's allowances, lessons, sports _____

Education _____

Income tax (if not deducted from wages) _____

RRSPs _____

Other savings & investment money _____

Other expenses _____

Total Monthly Expenses: _____

Enter Your Total Monthly Income: _____

Total Monthly Difference: _____