



# Financial Accountability

## Monthly Cashflow Analysis

Today's Date: \_\_\_\_\_

### Annual

#### Income:

Gross Income	\$ _____
Dividend/Interest	\$ _____
Grants/scholarships	\$ _____
Student Loans	\$ _____
Other	\$ _____
<b>TOTAL INCOME</b>	<b>\$ _____</b>

#### Outgo:

Long term savings \$ \_\_\_\_\_

#### Fixed Expenses:

Taxes (federal, state, FICA, etc.)	\$ _____
Rent	\$ _____
Renter's insurance	\$ _____
Auto loan payments	\$ _____
Auto insurance	\$ _____
Auto fuel/maintenance	\$ _____
Health insurance	\$ _____
Life insurance	\$ _____
Utilities: Electricity	\$ _____
Gas/Oil/Heat	\$ _____
Phone	\$ _____
Tuition	\$ _____
Delta Chi dues	\$ _____
Sub-total Fixed Expenses	\$ _____

#### Variable expenses:

Food	\$ _____
Dining out	\$ _____
Transportation	\$ _____
Clothing/personal care	\$ _____
Entertainment	\$ _____
Vacations	\$ _____
Medical/dental care	\$ _____
Laundry/dry cleaning	\$ _____
Subscriptions	\$ _____
Books	\$ _____
Other dues	\$ _____
Gifts	\$ _____
Church	\$ _____
Sub-total Variable Expenses	\$ _____

#### TOTAL OUTGO

\$ \_\_\_\_\_

#### Remember:

1. Include minimum payment due each month (listed at top of statements for outstanding balances on credit cards, personal loans, furniture loans, or student loans. While it is ideal to pay off your entire credit card balance, there may be times when you can only afford to pay off part of the balance. Always try to pay more than the minimum payment each month, even if it's only \$20 more than the minimum.
2. Gas, oil, tune-ups, parking, license plates.
3. Haircuts, toiletries, contact lens care, eye glasses.
4. Cable television
5. As you look at how you spend your money in the variable expense category, prioritize your spending to keep a firm handle on your expenses.

#### SURPLUS OR DEFICIT?

**TOTAL INCOME** \$ \_\_\_\_\_

**-- TOTAL OUTGO** \$ \_\_\_\_\_

**=** \$ \_\_\_\_\_