

Smith Family

ANNUAL BUDGET CASH FLOWS

YEAR: 2016

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
SALARY & WAGE INCOME:													
Salaries & Wages #1													
Gross Salaries/Wages	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Commissions/Bonuses	3,500.00	4,500.00	4,000.00	5,000.00	6,500.00	6,500.00	5,500.00	5,000.00	4,000.00	4,000.00	3,500.00	4,000.00	56,000.00
Add: Overtime Pay, Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: FICA-Social Security Tax	(197.47)	(259.47)	(228.47)	(290.47)	(383.47)	(383.47)	(321.47)	(290.47)	(228.47)	(228.47)	(197.47)	(228.47)	(3,237.64)
Less: FICA-Medicare Tax	(39.81)	(52.31)	(46.06)	(58.56)	(77.31)	(77.31)	(64.81)	(58.56)	(46.06)	(46.06)	(39.81)	(46.06)	(652.75)
Less: Federal Tax Withholding	(115.79)	(265.79)	(190.79)	(340.79)	(565.79)	(565.79)	(415.79)	(340.79)	(190.79)	(190.79)	(115.79)	(190.79)	(3,489.48)
Less: State Tax Withholding	(107.03)	(149.53)	(128.28)	(170.78)	(234.53)	(234.53)	(192.03)	(170.78)	(128.28)	(128.28)	(107.03)	(128.28)	(1,879.34)
Less: Retirement Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Medical Insurance Premiums	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(315.00)	(3,780.00)
Less: HSA/FSA Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Life Insurance Premiums	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2,724.90	3,457.90	3,091.40	3,824.40	4,923.90	4,923.90	4,190.90	3,824.40	3,091.40	3,091.40	2,724.90	3,091.40	42,960.79
Salaries & Wages #2													
Gross Salaries/Wages	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	2,083.00	25,000.00
Commissions/Bonuses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Overtime Pay, Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: FICA-Social Security Tax	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.15)	(129.39)	(1,550.00)
Less: FICA-Medicare Tax	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.04)	(26.09)	(312.50)
Less: Federal Tax Withholding	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.18)	(80.58)	(962.56)
Less: State Tax Withholding	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.42)	(62.59)	(749.20)
Less: Retirement Contributions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Medical Insurance Premiums	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: HSA/FSA Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Life Insurance Premiums	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,785.22	1,788.35	21,425.74
OTHER INCOME:													
Other Income-Interest & Dividends	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income-Business Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income-Rental Properties	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income-Sale of Property/Gifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Income-Miscellaneous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	4,510.12	5,243.12	4,876.62	5,609.62	6,709.12	6,709.12	5,976.12	5,609.62	4,876.62	4,876.62	4,510.12	4,879.75	64,386.53
SAVINGS GOALS:													
Savings-Emergency Fund	0.00	0.88	0.00	(450.62)	(1,445.12)	0.00	(780.12)	(508.62)	(100.62)	0.00	0.00	0.00	(3,284.22)
Savings-Retirement Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Savings-Use of Previous Savings	673.88	0.00	212.38	0.00	0.00	954.88	0.00	0.00	0.00	119.38	490.88	471.25	2,922.65
TOTAL SAVINGS	673.88	0.88	212.38	(450.62)	(1,445.12)	954.88	(780.12)	(508.62)	(100.62)	119.38	490.88	471.25	(361.57)
EXPENSES:													
GIVING													
Tithes	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(1,200.00)
Other Charity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(1,200.00)
HOUSING													
Mortgage/Rent Payments	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(1,353.00)	(16,236.00)
Homeowner's or Renters Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Property Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
HOA Dues, Condo Association Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Utilities-Electricity & Gas	(225.00)	(230.00)	(200.00)	(150.00)	(100.00)	(175.00)	(200.00)	(200.00)	(150.00)	(150.00)	(200.00)	(225.00)	(2,205.00)
Utilities-Water	(120.00)	0.00	0.00	(120.00)	0.00	0.00	(120.00)	0.00	0.00	(120.00)	0.00	0.00	(480.00)
Utilities-Trash Removal	0.00	(75.00)	0.00	0.00	(75.00)	0.00	0.00	(75.00)	0.00	0.00	(75.00)	0.00	(300.00)
Utilities-Cable & Internet	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(90.00)	(1,080.00)
Utilities-Telephones	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(105.00)	(1,260.00)
	(1,893.00)	(1,853.00)	(1,748.00)	(1,818.00)	(1,723.00)	(1,723.00)	(1,868.00)	(1,823.00)	(1,698.00)	(1,818.00)	(1,823.00)	(1,773.00)	(21,561.00)
TRANSPORTATION													
Autos-Payments	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(345.00)	(4,140.00)
Autos-Insurance	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(150.00)	(1,800.00)
Autos-Gas	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(2,400.00)
Autos-Maintenance & Repairs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Autos-Annual Registration Fees	0.00	0.00	0.00	0.00	(200.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(200.00)
Tolls and Parking Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(695.00)	(695.00)	(695.00)	(695.00)	(895.00)	(695.00)	(695.00)	(695.00)	(695.00)	(695.00)	(695.00)	(695.00)	(8,540.00)
DEBT PAYMENTS													
Credit Card Balances	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(300.00)	(3,600.00)
Student Loan Payments	(471.00)	(471.00)	(471.00)	(471.00)	(471.00)	(471.00)	(258.00)	(258.00)	(258.00)	(258.00)	(258.00)	(258.00)	(4,374.00)
Other Debt Payments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(771.00)	(771.00)	(771.00)	(771.00)	(771.00)	(771.00)	(558.00)	(558.00)	(558.00)	(558.00)	(558.00)	(558.00)	(7,974.00)
FOOD													
Food-Groceries	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(700.00)	(8,400.00)
Food-Eating Out	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(200.00)	(2,400.00)
Food-Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(900.00)	(10,800.00)
MEDICAL													
Health Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Medical Appointments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prescriptions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PERSONAL													
Clothing & Dry Cleaning	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(1,200.00)
Allowances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Books & Subscriptions	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(25.00)	(300.00)
Hair & Grooming	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(600.00)
Recreation/Entertainment	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(1,200.00)
Scheduled Activities/Hobbies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(275.00)	(3,300.00)
MISCELLANEOUS													
Child Care	(400.00)	(400.00)	(400.00)	(400.00)	(400.00)	(500.00)	(600.00)	(600.00)	(400.00)	(400.00)	(400.00)	(400.00)	(5,300.00)
Gifts (Bday, etc.)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	(600.00)
Household Supplies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pet Food & Supplies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pet Grooming	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pet Veterinary Care	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Union or Professional Dues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Warehouse Club Membership Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Card & Bank Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(1,200.00)
	(550.00)	(550.00)	(550.00)	(550.00)	(550.00)	(650.00)	(750.00)	(750.00)	(550.00)	(550.00)	(550.00)	(550.00)	(7,100.00)
SEASONAL EXPENSES													
Holiday Expenses	0.00	(100.00)	(50.00)	(50.00)	(50.00)	(50.00)	(50.00)	0.00	0.00	(100.00)	(100.00)	(500.00)	(1,050.00)
Travel/Vacation	0.00	0.00	0.00	0.00	0.00	(2,500.00)	0.00	0.00	0.00	0.00	0.00	0.00	(2,500.00)
Other Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	(100.00)	(50.00)	(50.00)	(50.00)	(2,550.00)	(50.00)	0.00	0.00	(100.00)	(100.00)	(500.00)	(3,550.00)
TOTAL EXPENSES	(5,184.00)	(5,244.00)	(5,089.00)	(5,159.00)	(5,264.00)	(7,664.00)	(5,196.00)	(5,101.00)	(4,776.00)	(4,996.00)	(5,001.00)	(5,351.00)	(64,025.00)
TOTAL EXCESS (SHORTAGE)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.04)