

My Smart Personal Budget

Cashflow forecast

Name	
Age	
Month	
Year	

A INFLOW Ksh

Bal b/d from previous month	
Income 1	
Income 2	
Income 3	
Income 4	
Total	

B OUTFLOW

Re-investment (Pay myself first)	Ksh	Ksh
---	------------	------------

1 Tithe / Charity / Philanthropy 10%

2 Investment 1	Income Basket		50%
Investment 2	Growth Basket		
Investment 3	Education Basket		
Investment 4	Savings Basket		
Investment 5	Major purchases		

3 Personal Expenses

Bank Charges		40%
Bank Loan installments		
Car maintenance		
Child care		
Clothes & Shoes		
Club memberships		
Electricity		
Email		
Entertainment		
Food & Shopping		
Gas		
Hair & Personal Grooming		
Hobbies		
House Cleaning		
Household help		
Insurance		
Medical bills		
Medical insurance		
Miscellaneous		
Rates		
Rent / Mortgages		
Telephone		
Transport		
Travel / Holidays		
Water		
Others		

TOTAL OUTFLOW

Excess / (Deficit)