

STATEMENT OF CASH FLOWS DATED _____

<u>Income</u>	
Gross Monthly Salary	
Employer CPF	
Year End Bonus & 13th Month Pay	
Others (eg: Rental Income, Stock Dividend)	
Total Income - (1)	
<u>Fixed Expenses</u>	
Mortgage Payments (From CPF)	
Mortgage Payments (From Cash) / Rental	
Car Loan Payments	
Other Loan Repayments	
Insurance Premium	
<u>Viable Expenses</u>	
Basic Items	
Income Tax	
Groceries / Daily Necessities	
Utilities	
Internet/Mobile Phone	
Car Related Expenses / Transport	
Food / Meals	
Medical & Dental Care	
Parents' Allowance	
Lifestyle Items	
Holidays	
Entertainment / Social Activities	
Enrichments / Courses	
Childcare Fees /Tuition / Allowance	
Domestic Helper / Maid	
Shopping	
Misc (Gym, Facial etc)	
Total Expenses - (2)	
Net Cashflow - (1) - (2)	



For a healthy budget, your monthly net cashflow should be more than 20% of your gross salary. If you are having less, you should start by reviewing the items on your lifestyle items to readjust your spending habits.