Monthly Cash-Flow Worksheet

You want to know whether you have a one-time cash gap or a recurring monthly deficit.

Monthly Income & Fixed Obligations

Monthly Income

Rent / Mortgage

Utilities

Insurance

Debt Payments

Other Fixed Obligations

Variable Spending

Groceries

Transportation

Other Variable Spending

Result

Total Income Minus Total Expenses

- [ ] This appears to be a one-time gap (a single unusual month)
- [ ] This appears to be a recurring monthly shortfall

This is a general-purpose template for your own use. It is not a substitute for legal, financial, or tax advice.

ReliefGuardian

How to Use This Monthly Cash-Flow Worksheet

When to Use It

You want to know whether you have a one-time cash gap or a recurring monthly deficit. Review each field carefully and adapt it to your specific situation before sending or using it.

Step-by-Step Instructions

1. Fill in your monthly income and fixed obligations.
2. Add your typical variable spending.
3. Subtract total expenses from total income to find your monthly gap or surplus.
4. Check whether the shortfall looks like a one-time event or a recurring pattern across several months.

What to Do With It Once Complete

If the result shows a recurring shortfall, review our Debt Solutions guide to compare credit counseling, consolidation, and settlement before considering a new loan.

Important: If this worksheet points to a recurring deficit, consider broader debt-solution education — such as credit counseling, debt consolidation, or debt settlement — rather than new borrowing.

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