



Lesson 5: Go With the Flow

GO WITH THE FLOW

Name: _____

Go with the Flow—Round 1

Monthly Income:

(includes salary and interest earned from bank accounts)

Cash Flow Expenses: (Label your **Cash Flow Expenses** as: circle F - Fixed or V- Variable)

Monthly Housing Cost:

F or V

Type of Housing:

Monthly Transportation Cost:

F or V

Type of Transportation:

Monthly Bills:

(Gas, Electric, Phone, Cable)

F or V

Details:

Monthly Grocery Bill:

F or V

Details:

Monthly Income – Total Expenses: =

Is your Cash Flow statement positive, negative, or balanced? (circle answer)

Go with the Flow—Round 2

Monthly Income:

STAYSTHE SAME AS IN ROUND 1

(includes salary and interest earned from bank accounts)

Cash Flow Expenses: (Label your **Cash Flow Expenses** as: circle F - Fixed or V- Variable)

Monthly Housing Cost:

F or V

Type of Housing:

Monthly Transportation Cost:

F or V

Type of Transportation:

Monthly Bills:

(Gas, Electric, Phone, Cable)

F or V

Details:

Monthly Grocery Bill:

F or V

Details:

Monthly Income – Total Expenses: =

Is your Cash Flow statement positive, negative, or balanced? (circle answer)



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MONTHLY EXPENSES

	Income	Housing	Transportation	Bills	Groceries
1	\$1,500	\$500 Shared apartment	\$20 Walk mostly, bus occasionally	\$100 Shared basic utilities	\$50 Shared grocery expenses
2	\$2,000	\$600 Studio apartment	\$20 Bike with maintenance	\$200 Basic utilities	\$100 Basic groceries
3	\$2,500	\$700 One-bedroom apartment	\$75 Monthly bus pass	\$300 Basic utilities and phone	\$150 Basic groceries, plus groceries for hosting a party
4	\$3,000	\$800 Shared house	\$120 Mostly bus, sometimes taxi	\$450 Basic utilities, phone, cable, and internet	\$200 Basic groceries from expensive grocery store
5	\$3,500	\$1,500 Small house	\$200 Car with gas	\$650 Basic utilities, phone, cable, and high-speed Internet	\$250 Expensive groceries
6	\$4,000	\$2,500 Large house	\$350 Expensive gas-guzzling car	\$850 Basic utilities, phone, premium cable, and high-speed Internet	\$250 Expensive groceries from expensive grocery store