Typical Items in a Cash Flow

Cash Inflows

- Salaries and cash perquisites
- Dividends received
- Interest income
- Distributions from unit trusts
- Bonuses

Cash Outflows

- Savings and investments

a. Fixed payments on loans/credit cards/insurance:

- Mortgage payments/rents
- Auto loan payments
- Insurance premiums
- Taxes (Pay as you earn)
- Credit card payments (minimum payments)

b. Variable payments

- Food
- Transportation costs
- Clothing and personal care products
- Sports and Entertainment/vacations
- Medical/dental care for family
- Utilities and household expenses
- Child expenses (food, clothing, and education)
- Miscellaneous