

**YEARLY CASH FLOW SUMMARY (FORM CF-3)**

**"Keeping Track of God's Money Annually"**

*Recommendation: Enlarge forms with 11X17 photocopies.*

Name(s): \_\_\_\_\_ Date Completed: \_\_\_\_\_ Year: \_\_\_\_\_

Actual Summary by Month (From Monthly Cash Flow Control Forms: CF-1 & CF-2)

**Advice on using this Form:** Use a very sharp pencil & have a calculator & eraser handy.

Round all values to nearest whole dollar; no decimals.

<b>Net Spending</b>	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year Total	Year Plan	Diff.
Monthly Income															
Less Giving															
Less Taxes															
Less Debt Repay.															
<b>1. Equals Net Spend:</b>															

<b>Living Exps. (A-J)</b>	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year Total	Year Plan	Diff.
A-Housing															
B-Food															
C-Clothing															
D-Transportation															
E-Ent./Rec.															
F-Medical															
G-Insurance															
H-Children															
I-Gifts/Spec. Occ.															
J-Miscellaneous															
<b>2. Sub Total (A-J):</b>															

<b>Cash Flow Uses:</b>	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Year Total	Year Plan	Diff.
"Freedom Account"															
Ex. Debt Repayment															
Saving															
Extra Giving															
Retirement															
Money Market															
Other (Explain)															
<b>3. Sub Tot. CF Uses:</b>															

<b>4. TOTAL: (2 + 3 =4)</b>															
<b>(4 Should = 1)</b>															

**Comments/Action Needed:**

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