

What Are Your Current Income Needs?

Cash Flow Worksheet

MONTHLY INCOME

Wages, Salaries & Tips	\$ _____
Commission	\$ _____
Bonus	\$ _____
Interest Income (Savings Accounts, Bonds, CDs, etc.)	\$ _____
Dividends (Stocks, Mutual Funds, etc.)	\$ _____
Gifts Received (Inheritance, Trust Funds, etc.)	\$ _____
Alimony and/or Child Support	\$ _____
Pension(s)	\$ _____
Social Security	\$ _____
IRA Distributions	\$ _____
Other	\$ _____

TOTAL MONTHLY INCOME

MONTHLY EXPENSES

Mortgage/Rent	\$ _____	Groceries	\$ _____
Vacation Home Mortgage/HELOC	\$ _____	Clothing/Laundry/Dry Cleaning	\$ _____
Real Estate Tax(es)	\$ _____	Education/Child Care	\$ _____
Vehicle Loan(s)	\$ _____	Entertainment/Dining Out	\$ _____
Automotive Repairs/Gas	\$ _____	Recreation/Travel	\$ _____
Other Loans(s)	\$ _____	Hobbies/Club Dues	\$ _____
Credit Card(s)	\$ _____	Personal Services (Hair, Nails, Barber, etc.)	\$ _____
Federal Income Tax	\$ _____	Homeowners Insurance	\$ _____
State Income Tax	\$ _____	Automotive Insurance	\$ _____
Utilities (Electric, Gas, Water, Phone, Cable, Internet)	\$ _____	Medical/Dental Insurance	\$ _____
Household Repairs/Maintenance	\$ _____	Life Insurance	\$ _____
Major Household Repairs/Furnishings	\$ _____	Disability/LTC Insurance	\$ _____
Lawn/Garden	\$ _____	Unreimbursed Medical/Dental Expenses	\$ _____
Professional Services	\$ _____	Other	\$ _____
Charitable Contributions	\$ _____	Other	\$ _____

TOTAL MONTHLY EXPENSES

NET CASH FLOW

TOTAL MONTHLY INCOME	\$ _____
<i>minus</i> TOTAL MONTHLY EXPENSES	\$ _____
DISCRETIONARY MONTHLY TOTAL	\$ _____