

**Cash Flow Worksheet**

	Monthly	Annual
<b>Income</b>		
Client A Salary		
Client B Salary		
Interest Income		
Dividends		
Defined Benefit		
Social Security		
Alimony		
Rental Property		
Other Income		
<b>Total Income</b>	<b>\$</b>	<b>\$</b>
<b>Expenses</b>		
Saving/Investment		
401(k) Plan / IRAs		
Bank Accounts		
Investment Accounts		
Education Accounts		
<b>subtotal</b>		
<b>Housing</b>		
Mortgage/Rent		
Property Taxes		
Home Owner's Insurance		
Telephone/Cell Phone		
Utilities		
Cable T.V.		
Gardeners /Maid		
<b>subtotal</b>		
<b>Child Care</b>		
Day Care / Sitters / Sports		

Private School	_____	_____
Child Support Payments	_____	_____
<b>subtotal</b>	_____	_____

**Cash Flow Worksheet**

	Monthly	Annual
	_____	_____

**Transportation**

Car/Lease Payment #1	_____	_____
Car / Lease Payment #2	_____	_____
Registration	_____	_____
Auto Insurance	_____	_____
Gasoline	_____	_____
Oil Changes / Maintenance	_____	_____
Repairs	_____	_____
Car Washes	_____	_____
Parking	_____	_____
<b>subtotal</b>	_____	_____

**Food & Beverages**

Groceries	_____	_____
Lunches/Meals Out	_____	_____
<b>subtotal</b>	_____	_____

**Clothing**

Adults	_____	_____
Children	_____	_____
Dry Cleaning	_____	_____
<b>subtotal</b>	_____	_____

**Furnishings**

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Home	_____	_____
Office	_____	_____
<b>subtotal</b>	_____	_____

**Personal Care & Misc. Cash**

Morning Coffee	_____	_____
ATM	_____	_____
Make up	_____	_____
Gym / Club Dues	_____	_____
Hair Cuts / Salon	_____	_____
<b>subtotal</b>	_____	_____

**Cash Flow Worksheet**

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Monthly

Annual

**Medical Expenses**

Insurance Premiums	_____	_____
Co-Payments / Deductibles	_____	_____
Drugs / Vitamins	_____	_____
Glasses / Contact Lenses	_____	_____
Dental	_____	_____
<b>subtotal</b>	_____	_____

**Education / Self Improvement**

Tuition / Books	_____	_____
Student Loan Payments	_____	_____
Newspapers	_____	_____
Magazines	_____	_____
Seminars	_____	_____

Karate / Swim / Music / Lessons

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**subtotal**

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**Debt / Installment Payments**

Credit Card #1

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Credit Card #2

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Credit Card #3

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Dept. Stores

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Personal Notes

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Home Equity Loan / Line of Credit

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**subtotal**

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**Entertainment**

Dining out

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Movies / Video Rentals

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Concerts / Theme Parks

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**subtotal**

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**Vacations & Holidays**

Annual Vacation

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Weekend Getaways

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Gifts

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**subtotal**

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**Cash Flow Worksheet**

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Monthly

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Annual

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**Charitable Contributions**

Church

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Non-Profit Organizations

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**subtotal**

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**Other**

Miscellaneous \_\_\_\_\_  
Pets \_\_\_\_\_

**subtotal** \_\_\_\_\_

**Total Expenses** \$ \_\_\_\_\_

**Surplus / Deficit**                      \*+/- \_\_\_\_\_