



CASH FLOW WORKSHEET

CLIENT NAME:

DATE:

Monthly Income	
	Current
Wages, salary, tips	
Cash dividends	
Interest received	
Social Security income	
Pension income	
Rents, royalties	
Other income	
Total Monthly Income	\$0.00

Variable Monthly Expenses	
	Current
Electricity	
Gas	
Telephone	
Water	
Cable TV	
Home repairs and maintenance	
Home improvements	
Food	
Clothing	
Laundry	
Child care	
Personal care	
Automobile gas & oil	
Automobile repairs, etc.	
Other transportation	
Education expenses	
Entertainment/dining	
Recreation/travel	
Club/association dues	
Hobbies	
Gifts / Donations	
Unreimbursed medical, and dental expenses	
Miscellaneous	
Total Variable Expenses	\$0.00

Fixed Monthly Expenses	
	Current
Mortgage payment or rent	
2nd home mortgage	
Automobile note	
Personal loans	
Credit cards	
Life insurance	
Disability insurance	
Medical insurance	
Long-term care insurance	
Homeowner's insurance	
Automobile insurance	
Umbrella liability insurance	
Federal income taxes	
State income taxes	
FICA	
Real estate taxes	
Other taxes	
Savings (regularly)	
Investments (regularly)	
Retirement Plan Contributions	
Total Fixed Expenses	\$0.00

Net Cash Flow	
	Current
Total monthly income	\$0.00
Total fixed expenses	\$0.00
Total variable expenses	\$0.00
Discretionary Income (Income - Expenses)	\$0.00

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