

# Cash Flow Analysis Worksheet

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**INCOME**

	Current	Projected
Gross Monthly Income	\$ _____	\$ _____
Less Taxes (Income & SS)	_____	_____
Total Spendable Income	_____	_____

**EXPENSES**

	Last 12 Mo. Totals	Last 12 Mo. Avg/mo	Next 12 Mo Avg/mo	Partner 1	Partner 2	Joint
<b>Fixed Expenses:</b>						
<b>Liabilities:</b>						
* Mortgage/Rent Payments						
* Auto Loan						
Loans, Dues, Support Pmts.						
<b>Insurance:</b>						
Medical, Disability, LTC						
Homeowners						
Auto						
Life						
Other: _____						
<b>Taxes:</b>						
Real Estate/Property/other						
<b>Savings &amp; Investments:</b>						
<b>Variable Expenses:</b>						
<b>Utilities:</b>						
Gas/Electric						
Telephone, Pager,						
Water, Garbage						
Cable, Computer, On-Line						
<b>Maintenance &amp; Repairs:</b>						
Autos						
Home, Garden, Cleaning						
Other: _____						
<b>Household/Personal Costs:</b>						
Child Care & Education						
Transportation, Toll, Park						
Medical/Dental/Drugs						
Basic Clothing						
* Groceries						
<b>Discretionary Expenses:</b>						
Personal Health & Beauty						
Discretionary Clothing						
* Restaurants/Entertainment						
Home Furnishings						
Contributions / Tithing						
Subscriptions						
Recreation & Vacations						
* Gifts						
Other: _____						
Other: _____						
<b>Total Expenses</b>	0					