

CASH FLOW WORKSHEET

SOURCES OF CASH

Please enter all sources of cash - including taxable wages, salaries, bonus, and other taxable and tax-free income - whether it is received in cash or reported for tax purposes only. For tax planning purposes, each spouse should enter their income sources separately.

Values entered are: Monthly Annual

Date: _____

	SPOUSE 1		SPOUSE 2	
	Name: _____		Name: _____	
	<u>Amount</u>	<u>Expected Growth or Decline</u>	<u>Amount</u>	<u>Expected Growth or Decline</u>
<i>Wages & Salary</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Bonus</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Net self-employment</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Consulting income</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Deferred comp.</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Social Security</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Retirement/Pension</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Child support</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Alimony</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Rental income (net)</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Trust income</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Gifts/Inheritances</i>	\$ _____	_____ %	\$ _____	_____ %
<i>Other TAXABLE sources of cash:</i>				
_____	\$ _____	_____ %	\$ _____	_____ %
_____	\$ _____	_____ %	\$ _____	_____ %
<i>Other TAX-FREE sources of cash:</i>				
_____	\$ _____	_____ %	\$ _____	_____ %
_____	\$ _____	_____ %	\$ _____	_____ %

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USES OF CASH

Please use this section to identify and summarize information regarding your deductible and non-deductible expenses. Major expenses, like children's education and car purchases, should be entered on page 5. (NOTE: We will assume these expenses will increase with inflation in all cash flow projections, unless you specify otherwise.)

Values entered are: Monthly Annual

BOTH SPOUSES COMBINED

	<u>Amount</u>	<u>Comments</u>
<i>IRA contributions</i>	\$ _____	_____
<i>Keogh/SEP contributions</i>	\$ _____	_____
<i>401(k) contributions</i>	\$ _____	_____
<i>403(b) contributions</i>	\$ _____	_____
<i>Home mortgage payments</i>	\$ _____	_____
<i>Home equity line payments</i>	\$ _____	_____
<i>Alimony paid</i>	\$ _____	_____
<i>Medical insurance premium</i>	\$ _____	_____
<i>Medical/Dental expenses</i>	\$ _____	_____
<i>Charitable contributions (cash)</i>	\$ _____	_____
<i>Charitable contributions (other)</i>	\$ _____	_____
<i>Real estate taxes</i>	\$ _____	_____
<i>Personal property taxes</i>	\$ _____	_____
<i>Employee expenses paid by you</i>	\$ _____	_____
<i>Professional dues paid by you</i>	\$ _____	_____
<i>Accountant fees</i>	\$ _____	_____
<i>Attorney fees</i>	\$ _____	_____
<i>Other deductible expenses</i>		
_____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____

CASH FLOW WORKSHEET

USES OF CASH (con't)

Values entered are: Monthly Annual

BOTH SPOUSES COMBINED

	<u>Amount</u>	<u>Comments</u>
<i>Nondeductible loan payments</i>	\$ _____	_____
<i>Child support paid</i>	\$ _____	_____
<i>Lease payments</i>	\$ _____	_____
<i>Food, groceries</i>	\$ _____	_____
<i>Clothing</i>	\$ _____	_____
<i>Entertainment</i>	\$ _____	_____
<i>Vacations</i>	\$ _____	_____
<i>Gifts, celebrations</i>	\$ _____	_____
<i>Transportation (auto expenses)</i>	\$ _____	_____
<i>Life insurance premiums</i>	\$ _____	_____
<i>Disability insurance premiums</i>	\$ _____	_____
<i>Homeowners insurance premium</i>	\$ _____	_____
<i>Auto insurance premium</i>	\$ _____	_____
<i>Umbrella insurance premium</i>	\$ _____	_____
<i>Long-term care insurance premium</i>	\$ _____	_____
<i>Other insurance premiums</i>	\$ _____	_____
<i>Rent</i>	\$ _____	_____
<i>Repair, maintenance</i>	\$ _____	_____
<i>Lawn care, landscaping</i>	\$ _____	_____
<i>Utilities (phone, electric, water, etc.)</i>	\$ _____	_____
<i>Household furnishings</i>	\$ _____	_____
<i>Other supplies</i>	\$ _____	_____
<i>Other nondeductible expenses</i>	\$ _____	_____
	\$ _____	

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MAJOR EXPENSES

CHILDREN'S EDUCATION FUNDING NEEDS

(Indicate ANNUAL costs in today's dollars - only the amounts you intend to pay)

<i>Child's name</i>			
<i>Date school begins</i>	/	/	/
<i># Years to attend</i>			
<i>Tuition</i>	\$	\$	\$
<i>Books & Supplies</i>	\$	\$	\$
<i>Room & Board</i>	\$	\$	\$
<i>Personal Expenses</i>	\$	\$	\$
<i>Other expenses:</i>			
<i>Car at age _____</i>	\$	\$	\$
<i>Private school from age _____ to _____</i>	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

OTHER MAJOR FINANCIAL EVENTS

Items such as: weddings, home renovations, second home purchases, major vacations, etc.

(Indicate costs in today's dollars)

<i>Description</i>	New car purchases for	New car purchases for	
<i>Date</i>	/	/	/
<i>Estimated cost</i>	\$	\$	\$
<i>Comments</i>	Will replace every _____ years	Will replace every _____ years	
<i>Description</i>			
<i>Date</i>	/	/	/
<i>Estimated cost</i>	\$	\$	\$
<i>Comments</i>			

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