

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 name		Spouse 2 name	
	Amount	Expected growth or decline	Amount	Expected growth or decline
Wages and salary	\$ _____	% _____	\$ _____	% _____
Bonus	\$ _____	% _____	\$ _____	% _____
Net self-employment	\$ _____	% _____	\$ _____	% _____
Consulting income	\$ _____	% _____	\$ _____	% _____
Deferred comp.	\$ _____	% _____	\$ _____	% _____
Social security	\$ _____	% _____	\$ _____	% _____
Retirement/pension	\$ _____	% _____	\$ _____	% _____
Child support	\$ _____	% _____	\$ _____	% _____
Alimony	\$ _____	% _____	\$ _____	% _____
Rental income (net)	\$ _____	% _____	\$ _____	% _____
Trust income	\$ _____	% _____	\$ _____	% _____
Gifts/inheritances	\$ _____	% _____	\$ _____	% _____
Other taxable sources of cash	\$ _____	% _____	\$ _____	% _____
_____	\$ _____	% _____	\$ _____	% _____
Other tax-free sources of cash	\$ _____	% _____	\$ _____	% _____
_____	\$ _____	% _____	\$ _____	% _____

SUMMIT FINANCIAL STRATEGIES

7965 N. High St. #350, Columbus, OH 43235
t: (614) 885-1115 f: (614) 885-1495

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

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Uses of cash continued

Values entered are Monthly ____ Annual ____

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

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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)

Child’s name	_____	_____	_____	_____
Date school begins	____/____	____/____	____/____	____/____
# years to attend	_____	_____	_____	_____
Tuition	\$ _____	\$ _____	\$ _____	\$ _____
Books and supplies	\$ _____	\$ _____	\$ _____	\$ _____
Room and board	\$ _____	\$ _____	\$ _____	\$ _____
Personal expenses	\$ _____	\$ _____	\$ _____	\$ _____

Other expenses

Car at age _____	\$ _____	\$ _____	\$ _____	\$ _____
Private school from age _____ to age _____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____

Other major financial events

Items such as weddings, home renovations, second home purchases, major vacations, etc. Indicate costs in today’s dollars.

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

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Other major financial events

Description	Description	Description
_____	_____	_____
_____	_____	_____
Date	Date	Date
_____	_____	_____
Estimated cost	Estimated cost	Estimated cost
\$ _____	\$ _____	\$ _____
Comments	Comments	Comments
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____