

MONTHLY CASH FLOW ANALYSIS

Annual expenses divided by 12.
Do not include assets.

Client Name _____

Date Completed _____

Total Gross Monthly Income _____

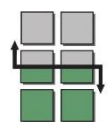
I. SAVINGS	MONTHLY AMOUNT
Savings Accounts	
Retirement Accounts	
Individual Investments	
←Other	
←Other	
TOTAL SAVINGS	
II. DEBT PAYMENTS	
Mortgage	
Mortgage	
Bank Loans	
Car Lease / Loan	
Credit Cards	
Other Loans	
TOTAL DEBT PAYMENTS	
III. FIXED EXPENSES	
HOME	
Real Estate Taxes	
Maintenance Fees	
TAXES	
Federal Income	
State Income	
Local Income	
Social Security	
Medicare/Health	
Real Estate	
←Other	
MISCELLANEOUS	
Dues, Licenses, Fees	
←Other	
TOTAL FIXED EXPENSES	
IV. VARIABLE/FIXED EXPENSES	
BILLS	
Home Telephone	
Cellular Telephone	
Electricity	
Garbage/Recycling	
Water/Sewage	

VARIABLE/FIXED EXPENSES (Continued)	
BILLS	
Heating/Gas/Oil	
Childcare	
Doctors/Prescriptions	
Pet Food/Supplies	
TRANSPORTATION	
Gas/Oil	
Tolls	
Parking	
Maintenance/Repairs	
EDUCATION	
Tuition	
Books	
FOOD	
Groceries	
Dining	
MISCELLANEOUS	
Basic Clothing	
←Other	
←Other	
TOTAL VARIABLE/FIXED EXPENSES	
V. DISCRETIONARY EXPENSES	
PERSONAL CARE	
Health Club	
Beauty	
Leisure	
Vacation	
Entertainment	
Newspaper/Periodicals	
MISCELLANEOUS	
Discretionary Clothing	
Charitable Contributions	
Household	
Incidentals	
Gifts	
←Other	
TOTAL DISCRETIONARY EXPENSES	

CASH FLOW STUDY	
Gross Monthly Income	
Monthly Savings	
Monthly Expenses	
Net Monthly Cash Flow	

TOTAL MONTHLY OUTLAY	
I. Savings	
II. Debt Payments	
III. Fixed Expenses	
IV. Variable/Fixed Expenses	
V. Discretionary Expenses	
TOTAL	

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