

Personal Cash Flow and Balance Sheet

Cash Inflows (Your Income)			
	Monthly		Annual
Your gross salary/bonus and/or consulting fees ¹		x 12	\$
Significant Other's gross salary/bonus and/or consulting fees ¹		x 12	\$
Interest income (savings, CDs, fixed income)		x 12	\$
Dividends/capital gains from stocks, mutual funds		x 12	\$
Rental income		x 12	\$
Annuity payments		x 12	\$
Distributions from trust(s)		x 12	\$
Social Security benefits		x 12	\$
Pension payments		x 12	\$
Required Minimum Distributions from IRAs		x 12	\$
Other		x 12	\$
Total Inflows (A)			\$
Cash Outflows (Your Budget)			
Basic Expenses	Monthly		Annual
Food		x 12	\$
Housing costs (mortgage (PITI), rent payments, maintenance) ²		x 12	\$
Utilities (heat, electricity, phone, water, sewer, cable)		x 12	\$
Taxes (state/federal income, real estate, FICA, Medicare) ³		x 12	\$
Medical and dental care costs		x 12	\$
Insurance (health, LTC, life, disability, property, dental, Medigap)		x 12	\$
Transportation (car payments, gas, maintenance)		x 12	\$
Clothing, personal care		x 12	\$
Other		x 12	\$
Other		x 12	\$
Discretionary Expenses	Monthly		Annual
Entertainment (sporting events, shows, electronics)		x 12	\$
Recreation/hobbies/travel		x 12	\$
Gifts/charitable contributions		x 12	\$
Home improvements, home-related extras		x 12	\$
IRA contributions/savings and investments		x 12	\$
Other		x 12	\$
Other		x 12	\$
Total Outflows (B)			\$
Net Cash Flow⁴ (A) - (B)			\$

1. Compensation before taxes and payroll deductions.

2. PITI is principal, interest, taxes, and insurance.

3. FICA – Federal Insurance Contributions Act requiring pay to be withheld for Social Security.

4. If Net Cash Flow is negative, we will work together to 1) modify your Cash Outflows' assumptions [i.e., change your Budget]; 2) choose assets from your Personal Balance Sheet to liquidate to cover the difference; and/or 3) modify your product/asset allocation to generate greater returns and/or income.

Assets	Total
Banks, credit unions, other liquid assets	\$
Investments - mutual funds	\$
Investments - other	\$
Retirement and other tax-deferred assets	\$
Other qualified benefit plans	\$
Non-qualified benefit plans	\$
Real estate	\$
Personal assets - market value	\$
Miscellaneous other assets	\$
Total Assets (C)	\$
Liabilities	Total
Credit card balances	\$
Consumer loans	\$
Home mortgage	\$
Other mortgages	\$
Home equity line of credit (HELOC)	\$
Student loans	\$
Loans against life insurance or 401(k)	\$
Other	\$
Total Liabilities (D)	\$
Net Worth (C) - (D)	(E) \$
Off-Balance Sheet Assets, Trusts, and Insurance Proceeds	Total
529 College Savings Plan contributions	\$
Trust(s) that will benefit spouse	\$
Death benefit of life insurance	\$
Other	\$
Total Off-Balance Sheet Assets and Proceeds (F)	\$
Total Value of Today's Net Worth and Insurance Proceeds Upon Death (E) + (F)	\$

Company