

CLIENT: _____

DATE: _____

CASH FLOW PLANNING

| | Proposed | MONTH: | MONTH: | MONTH: | MONTH: | MONTH: | MONTH: | AVERAGE |
|------------------------------|----------|--------|--------|--------|--------|--------|--------|---------|
| INCOME/CASH INPUT: | | | | | | | | |
| Net Salary/Self Employment | | | | | | | | |
| Other | | | | | | | | |
| Other | | | | | | | | |
| Total Income: | | | | | | | | |
| LIVING EXPENSES: | | | | | | | | |
| Housing | | | | | | | | |
| Mortgage/Rent | | | | | | | | |
| Property Taxes | | | | | | | | |
| Property Insurance | | | | | | | | |
| Utilities (elec, gas, water) | | | | | | | | |
| Telephone/Internet | | | | | | | | |
| Cable TV | | | | | | | | |
| Maintenance | | | | | | | | |
| Furnishings | | | | | | | | |
| Othe | | | | | | | | |
| Total | | | | | | | | |
| Transportation | | | | | | | | |
| Car Payments (lease) | | | | | | | | |
| Auto Insurance | | | | | | | | |
| Gas/Maintenance | | | | | | | | |
| License Fees | | | | | | | | |
| Bus/Taxi/Tolls/Parking | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |
| Food & Beverages | | | | | | | | |
| Groceries & Sundries | | | | | | | | |
| Work Lunches | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |
| Child Care | | | | | | | | |
| School & Activities | | | | | | | | |
| Clothing | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |

CLIENT: _____

DATE: _____

| | Proposed | MONTH: | MONTH: | MONTH: | MONTH: | MONTH: | MONTH: | AVERAGE: |
|--|----------|--------|--------|--------|--------|--------|--------|----------|
| Personal Care | | | | | | | | |
| Clothing | | | | | | | | |
| Dry Cleaning | | | | | | | | |
| Hair Care | | | | | | | | |
| Allowances, Monthly Cash | | | | | | | | |
| Education/Self Improvement | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |
| Medical, Dental, Drugs, Eyecare | | | | | | | | |
| Personal Insurance | | | | | | | | |
| Life | | | | | | | | |
| Health | | | | | | | | |
| Disability | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |
| Installment Payments | | | | | | | | |
| Entertainment | | | | | | | | |
| Dining Out | | | | | | | | |
| Sitter | | | | | | | | |
| Recreation & Vacations | | | | | | | | |
| Gifts (Holidays, Bday, etc) | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |
| Charitable Contributions | | | | | | | | |
| Other | | | | | | | | |
| Other | | | | | | | | |
| Total Living Expenses: | | | | | | | | |
| Reserve committed to Goals: | | | | | | | | |
| College Funding | | | | | | | | |
| Retirement | | | | | | | | |
| Non-specified savings | | | | | | | | |
| Other | | | | | | | | |
| Other | | | | | | | | |
| Total | | | | | | | | |
| NET SURPLUS (DEFICIT): | | | | | | | | |