



CASH FLOW ANALYSIS/ BUDGET WORKSHEET

In order to create a comprehensive personalized financial plan it is necessary to gain as much insight into your financial life as possible. Please use this worksheet as a guide to help us better understand your cash flows. Each client's situation is different and this sheet may not include all the expenses you have in your life. Please add additional categories on the back of this sheet or on an additional sheet of paper if necessary to help us better understand your situation.

Basic Expenses

Mortgage/Rent	
Balance _____ Term _____ Interest Rate _____ P&I Payment _____ Escrow _____	\$ _____
Property Taxes	\$ _____
Home/Renters Insurance	\$ _____
Home Maintenance (Repairs, Improvements, etc.)	\$ _____
Auto Insurance/Liability Insurance	\$ _____
Utilities (Electric, Gas, Water, Phone, Cable, Cell, Internet, etc.)	\$ _____
Healthcare Costs (Health Insurance, Disability Insurance, Dental, Gym, etc.)	\$ _____
Life Insurance	\$ _____
Child Care	\$ _____
Food/Groceries (Food, Toiletries, Household Items, etc.)	\$ _____
Clothing	\$ _____
Transportation (Gasoline, Maintenance, Parking, Bus, Registrations, Tolls, etc.)	\$ _____
Auto Loan	\$ _____
Debt Payments (Credit Card, Student Loan, Other, Loans)	\$ _____
Savings (Emergency Fund, Retirement (401k,IRA,etc.), Investments)	\$ _____
Other (Please Describe) _____	\$ _____
Total Basic Expenses	\$ _____

Discretionary Expenses

Entertainment (<i>Movies, Concerts, Hobbies, Newspapers, Magazines, Sporting Events, Memberships, etc.</i>)	\$ _____
Travel/Vacations	\$ _____
Special Occasions	\$ _____
Pet (Supplies, Food, Veterinarian Visits)	\$ _____
Dining Out	\$ _____
Charitable Contributions	\$ _____
Misc. Expenses	\$ _____
Other Expenses _____	\$ _____
Total Discretionary Expenses	\$ _____

Total Expenses = Basic Expenses + Total Discretionary Expenses	\$ _____
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