

# Cash Flow

	WEEKLY	MONTHLY	ANNUALLY	COMMENTS
<b><i>INCOME</i></b>				
Salary				
Salary – spouse				
Self-employment income				
Social Security				
Pension				
Pension – spouse				
Rental income				
Interest				
Dividends				
Capital gains				
Alimony received				
Child support				
Other				
Other				
<b>Total Income</b>				
<b><i>EXPENSES</i></b>				
<b><i>Home Expenses</i></b>				
Mortgage				
Real estate taxes				
Condo/Association fees				
Home-equity loan				
<b><i>2nd Home Expenses</i></b>				
Mortgage				
Real estate taxes				
Other expenses				
<b><i>Apartment</i></b>				
Rent				
Parking fees				
Other fees				
<b><i>Insurance</i></b>				
Homeowners / Renters				
Umbrella				
<b>Expenses Sub-total (Page 1)</b>				

	WEEKLY	MONTHLY	ANNUALLY	COMMENTS
<i>Grounds Maintenance</i>				
Lawn service				
Rubbish removal				
Snow removal				
Supplies & equipment				
Tree & shrub care				
Other				
<i>Utilities</i>				
Electric				
Water				
Oil				
Telephone				
Gas				
<i>Household</i>				
Groceries				
Cleaning supplies				
<i>Clothing</i>				
Family				
Dry cleaning				
<i>Healthcare</i>				
Insurance				
Doctor				
Prescription/medications				
Dentist				
Other				
<i>Auto Expenses</i>				
Loan payment				
Gasoline				
Repairs & maintenance				
Insurance				
Registration & license				
Tolls				
Parking				
Other				
<b>Expenses Sub-Total (Page 2)</b>				

	WEEKLY	MONTHLY	ANNUALLY	COMMENTS
<i>Transportation</i>				
Bus, train, subway				
<i>Life Insurance Premium</i>				
Policy 1				
Policy 2				
<i>Disability Insurance Premiums</i>				
Policy 1				
<i>Alimony and Child Support</i>				
Alimony				
Child Support				
<i>Work Related</i>				
Union dues				
Continuing education				
Other				
<i>Childcare</i>				
Daycare				
<i>Miscellaneous</i>				
Bank charge				
Postage				
Financial – tax prep, legal				
Other				
<b>DISCRETIONARY EXPENSES</b>				
<i>Cleaning Expenses</i>				
Weekly				
<i>Food</i>				
Meals out				
<i>Contributions</i>				
<i>Childcare</i>				
Summer camp				
Lessons				
<b>Expenses Sub-total (Page 3)</b>				

	WEEKLY	MONTHLY	ANNUALLY	COMMENTS
<i>Vacations/Entertainment</i>				
Vacations				
Entertainment				
<i>Memberships/Dues</i>				
Exercise/health clubs				
Country/pool clubs				
Other				
<i>Subscriptions</i>				
Newspapers				
Magazines				
<i>Personal Care</i>				
Hair salon				
Toiletries				
Other				
<i>Allowances</i>				
Adults				
Children				
<i>Miscellaneous</i>				
Cable TV				
Hobbies				
Pet expense				
<i>Charge cards/Loans</i>				
1				
2				
3				
4				
<b>POSSIBLE EXPENSES</b>				
<i>Home Expenses – Repair</i>				
Furniture				
Appliance				
Roof, septic, etc.				
Other				
<b>Expenses Sub-total (Page 4)</b>				

	WEEKLY	MONTHLY	ANNUALLY	COMMENTS
<i>Gifts</i>				
Birthdays, anniversaries				
Holidays				
<i>Education Expenses</i>				
Tuition and fees				
Room and board				
Books				
Transportation				
Other				
<i>Savings</i>				
Pension/IRA				
401(k), 403(b), 457 plan				
Self-employment plans				
Personal savings				
Emergency fund				
Other				
<i>Taxes</i>				
Federal				
State				
Social Security				
Medicare				
Other				
<b>Expenses Sub-Total (Page 5)</b>				
<b>TOTALS</b>				
Expenses Sub-Total (Page 1)				
Expenses Sub-Total (Page 2)				
Expenses Sub-Total (Page 3)				
Expenses Sub-Total (Page 4)				
Expenses Sub-Total (Page 5)				
<b>Total Expenses</b>				
<b>TOTAL INCOME</b>				
<b>MINUS TOTAL EXPENSES</b>				
<b>WHAT'S LEFT OVER</b>				