

PERSONAL CASH FLOW STATEMENT



Name(s): _____ Projection for the Year Ending (Date): _____

CASH INFLOWS

	Input Monthly	Multiply x12	Annual Totals
Spouse A gross salary/bonus and/or consulting fees ¹		x12	\$
Spouse B gross salary/bonus and/or consulting fees ¹		x12	\$
Interest income (savings, CDs, fixed income)		x12	\$
Dividends/capital gains from stocks, mutual funds		x12	\$
Rental income		x12	\$
Annuity payments		x12	\$
Distributions from trust(s)		x12	\$
Social Security payments		x12	\$
Pension payments		x12	\$
Required minimum distributions from IRAs		x12	\$
Other		x12	\$
Total Inflows			\$

CASH OUTFLOWS (a.k.a. YOUR BUDGET)

Basic Expenses	Input Monthly	Multiply x12	Annual Totals
Food		x12	\$
Housing costs (mortgage (PITI), rent, maintenance) ²		x12	\$
Utilities (heat, electricity, phone, water, sewer, cable)		x12	\$
Taxes (state/federal income, real estate, FICA, Medicare)		x12	\$
Medical and dental care costs		x12	\$
Insurance (health, LTC, life, disability, property, dental, Medigap)		x12	\$
Transportation (car payments, gas, maintenance)		x12	\$
Clothing, personal care		x12	\$
Other		x12	\$

Total Outflows

\$

Discretionary Expenses	Input Monthly	Multiply x12	Annual Totals
Entertainment (sporting events, shows, electronics)		x12	\$
Recreation		x12	\$
Travel		x12	\$
Hobbies		x12	\$
Gifts		x12	\$
Charitable contributions		x12	\$
Home improvements, home-related extras		x12	\$
IRA contributions		x12	\$
Savings and investments		x12	\$
Other		x12	\$

Total Outflows

\$

NET CASH FLOW³

\$

¹ Compensation before taxes and payroll deductions

² PITI is principal, interest, taxes and insurance

³ If Net Cash Flow is negative, you should work with your advisor to 1) modify your Cash Outflow 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.

PERSONAL BALANCE SHEET



Name(s): _____ Date: _____

Assets	Total
Banks, Credit Unions, Other Liquid	\$
Investments – Funds	\$
Investments – Other	\$
Retirement and Other Tax Deferred Assets	\$
Other Qualified Benefits Plans	\$
Non-Qualified Benefits Plans	\$
Real Estate	\$
Personal Assets – Market Value	\$
Miscellaneous Other Assets	\$
Total Asset	\$

Liabilities	Total
Current Unpaid Bills	\$
Credit Card Balances	\$
Consumer Loans	\$
Home Mortgage	\$
Other Mortgages	\$
Home Equity Loans, HELOCs	\$
Student Loans	\$
Loans against life insurance or 401(k)	\$
Other	\$
Total Liabilities	\$
Net Worth (Total Assets minus Total Liabilities)	\$

Off-Balance Sheet Assets, Trust and Insurance Proceeds	Total
529 College Savings Plans	\$
Trust(s) that will benefit spouse(s)	\$
Death Benefit of Life Insurance	\$
Other	\$
Total Off-Balance Sheet Assets & Proceeds	\$
Total Value of Today's Net Worth and Insurance Proceeds Upon Death	\$