

Cash Flow Analysis

CLIENT _____
 DATE _____
 TOTAL GROSS MONTHLY INCOME _____

I Savings		Monthly Amount
	Savings Accts	
	Retirement Accts	
	Individual Investments	
	Other	
	Other	
Total Savings		
II Debt Payments		
	Mortgage	
	Mortgage	
	Bank Loans	
	Car Lease/Loan	
	Credit Cards	
	Other Loans	
Total Debt Payments		
III Fixed Expenses		
Home		
	Real Estate Taxes	
	Maintenance Fees	
Taxes		
	Federal Income	
	State Income	
	Local Income	
	Social Security	
	Medicare/Health	
	Real Estate	
	Other	
Miscellaneous		
	Dues, Licenses, Fees	
	Other	
Total Fixed Expenses		
IV Variable/Fixed Expenses		
Bills		
	Home Telephone	
	Cellular Telephone	
	Electricity	
	Garbage/Recycling	
	Water/Sewage	

Variable/Fixed Expenses (cont'd)	
	Heating Gas/Oil
	Childcare
	Doctors/Prescriptions
	Pet Food/Supplies
Transportation	
	Gas/Oil
	Tolls
	Parking
	Maintenance/Repairs
Education	
	Tuition
	Books
Food	
	Groceries
	Dining
Miscellaneous	
	Basic Clothing
	Other
	Other
Total Variable/Fixed Expenses	
V Discretionary Expenses	
Personal Care	
	Health Club
	Beauty
	Leisure
	Vacation
	Entertainment
	Newspaper/Periodicals
Miscellaneous	
	Discretionary Clothing
	Charitable Contributions
	Household
	Incidentals
	Gifts
	Other
Total Discretionary Expenses	

Cash Flow Study	
	Gross Monthly Income
	Monthly Savings
	Monthly Expenses
Net Monthly Cash Flow	

Total Monthly Outlay	
I	Savings
II	Debt Payments
III	Fixed Expenses
IV	Variable/Fixed Expenses
V	Discretionary Expenses
TOTAL	