

Cash Flow Analysis

CLIENT _____

DATE _____

TOTAL GROSS MONTHLY INCOME _____

\$0.00

I	Savings	Monthly Amount
	Savings Accts	
	Retirement Accts	
	Individual Investments	
	Other	
	Other	
	Total Savings	\$0.00
II	Debt Payments	
	Mortgage	
	Mortgage	
	Bank Loans	
	Car Lease/Loan	
	Credit Cards	
	Other Loans	
	Total Debt Payments	\$0.00
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	\$0.00
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	\$0.00
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	\$0.00

Total Monthly Outlay

Cash Flow Study	
Gross Monthly Income	\$0.00
Monthly Savings	\$0.00
Monthly Expenses	\$0.00
Net Monthly Cash Flow	\$0.00

I	Savings	\$0.00
II	Debt Payments	\$0.00
III	Fixed Expenses	\$0.00
IV	Variable/Fixed Expenses	\$0.00
V	Discretionary Expenses	\$0.00
	TOTAL	\$0.00