



CASH FLOW WORKSHEET

For Year Ended _____

INCOME

	Annual Amount
Client Salary _____	_____
CoClient Salary _____	_____
Interest and Dividend Income _____	_____
Alimony _____	_____
Pension _____	_____
Social Security _____	_____
Other Income _____	_____
Income Total:	_____

SAVINGS

(please note the annual contribution to the account and not the account balances)

Emergency Fund _____	_____
Client IRA _____	_____
CoClient IRA _____	_____
Client Co. Retirement Plan _____	_____
CoClient Co. Retirement Plan _____	_____
College Fund _____	_____
Other _____	_____
Savings & Investments Total:	_____

FIXED EXPENSES

Taxes, Federal _____	_____
Taxes, Medicare (gross income x 1.45%) _____	_____
Taxes, FICA (gross income up to \$106,800 x 6.2%) _____	_____
Taxes, State and Local _____	_____
Taxes, Property _____	_____
Student Loan _____	_____
Auto Loan _____	_____
Housing, Mortgage _____	_____
Housing, Rent _____	_____

Insurance, Auto	
Insurance, Health	
Insurance, Life	
Personal Loan	
Other	
Fixed Expenses Total:	

VARIABLE EXPENSES:

Auto, Fuel	
Auto, Maintenance	
Bank Charges	
Charitable Donations	
Childcare	
Clothing	
Dining Out	
Education	
Entertainment & Recreation	
Gifts Given	
Groceries	
Hair Care	
Home Repair & Improvement	
Interest Expense-Credit Cards	
Medical Expenses	
Miscellaneous	
Miscellaneous Cash	
Pets	
Subscriptions & Dues	
Utilities, Cable/Phone/Internet	
Utilities, Electricity	
Utilities, Natural Gas	
Vacation	
Variable Expenses Total:	

NET SURPLUS / (DEFICIT):

(Income minus savings, fixed expenses and variable expenses)