

## **Budget & Cash Flow Worksheet**

## Monthly Income

## Variable Monthly Expenses

Cash dividends Interest received Social Security income Pension income Rents, royalties Other income Total Monthly Income Fixed Monthly Expenses  Current Mortgage payment or rent Student Loan Payments Automobile note Personal loans Creditcards Life Insurance Disability insurance Medical insurance Long-term care insurance Homeowner's insurance Automobile insurance Umbrella liability insurance Fied Alexan Sate income taxes Savings (regularly) Investments (regularly) Investments (regularly) Total Variable Expenses  Total Variable Expenses  Total Variable Expenses  (Current Automobile insurance Cable TV Water Pelephone Water Automobile improvements Automobile gas & oil Automobile gas & oil Automobile gas & oil Automobile repairs, etc. Other tarasportation Automobile gas & oil Automobile gas & oil Automobile gas & oil Automobile gas & oil Automobile repairs, etc. Other tarasportation Automobile gas & oil Automobile repairs, etc. Other tarasportation Automobile gas & oil Automobile gas & oil Automobile repairs, etc. Other tarasportation Automobile gas & oil Automobile gas		Current		Current
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Automobile note  Personal loans  Creditcards  Life Insurance  Disability insurance  Medical insurance  Long-term care insurance  Automobile insurance  Umbrella liability insurance  Federal income taxes  State income taxes  State estate taxes  Other taxes  Savings (regularly)  Investments (regularly)  Retirement Plan Contributions  Entertainment/dining  Entertainment/dinin	Mortgage payment or rent		Automobile repairs, etc.	
Personal loans Creditcards Recreation/travel Life Insurance Disability insurance Hobbies Medical insurance Long-term care insurance Homeowner's insurance Automobile insurance Total Variable Expenses State income taxes State income taxes FICA Real estate taxes Other taxes Savings (regularly) Total Variable Expenses  Entertainment/dining Recreation/travel Club/association dues Hobbies Hobbies Unreimbursed medical & dental Miscellaneous Total Variable Expenses  Other Cash Flow FICA Total Monthly Income (Current Total Fixed Expenses (Current Total Variable Expenses (Current Total Variable Expenses (Current) Total Variable Expenses (Current) Total Variable Expenses	Student Loan Payments		Other transportation	
Creditcards  Life Insurance  Club/association dues  Disability insurance  Medical insurance  Long-term care insurance  Homeowner's insurance  Automobile insurance  Total Variable Expenses  State income taxes  State income taxes  Federal estate taxes  Other taxes  Savings (regularly)  Retirement Plan Contributions  Recreation/travel  Club/association dues  Hobbies  Hosbies  Fits / Donations  Unreimbursed medical & dental  Homeowner's insurance  Total Variable Expenses  Current  Total Monthly Income  Total Fixed Expenses  Current  Total Variable Expenses	Automobile note		Education expenses	
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Medical insurance  Long-term care insurance  Homeowner's insurance  Automobile insurance  Umbrella liability insurance  Federal income taxes  State income taxes  FICA  Real estate taxes  Other taxes  Savings (regularly)  Investments (regularly)  Retirement Plan Contributions  Unreimbursed medical & dental  Miscellaneous  Total Variable Expenses  (Current  Total Variable Expenses  (Current  Total Monthly Income  (Current  Total Variable Expenses  (Current  Total Variable Expenses  (Current  Total Variable Expenses  (Current  Total Variable Expenses	Life Insurance		Club/association dues	
Long-term care insurance  Homeowner's insurance  Automobile insurance  Umbrella liability insurance  Federal income taxes  State income taxes  State astate taxes  Other taxes  Savings (regularly)  Investments (regularly)  Retirement Plan Contributions  Miscellaneous  Total Variable Expenses  (Current  Total Monthly Income  (Current  Total Variable Expenses	Disability insurance		Hobbies	
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Umbrella liability insurance  Federal income taxes  State income taxes  Net Cash Flow  FICA  Real estate taxes  Current  Other taxes  Total Monthly Income  Savings (regularly)  Total Fixed Expenses  Investments (regularly)  Retirement Plan Contributions  Discretionary Income	Homeowner's insurance		Miscellaneous	
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State income taxes  FICA  Real estate taxes  Current  Other taxes  Total Monthly Income  Savings (regularly)  Total Fixed Expenses  Investments (regularly)  Total Variable Expenses  Retirement Plan Contributions  Discretionary Income	Umbrella liability insurance			***************************************
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Savings (regularly)  Investments (regularly)  Total Fixed Expenses  Total Variable Expenses  Retirement Plan Contributions  Discretionary Income	Real estate taxes			Current
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	Total Fixed Expenses	0	•	N## 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

All values provided by clients presumed to be accurate.

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