



Budget & Cash Flow Worksheet

Monthly Income

| | Current |
|-----------------------------|----------|
| Wages, salary, tip | |
| Cash dividends | |
| Interest received | |
| Social Security income | |
| Pension income | |
| Rents, royalties | |
| Other income | |
| Total Monthly Income | 0 |

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 | |
| Federal income taxes | |
| State income taxes | |
| FICA | |
| Real estate taxes | |
| Other taxes | |
| Savings (regularly) | |
| Investments (regularly) | |
| Retirement Plan Contributions | |
| Total Fixed Expenses | 0 |

Variable Monthly Expenses

| | Current |
|--------------------------------|----------|
| Electricity | |
| Gas | |
| Telephone | |
| Water | |
| Cable TV | |
| Home repairs & Maint. | |
| Home improvements | |
| Food | |
| Clothing | |
| Laundry | |
| Child care | |
| Personal care | |
| Automobile gas & oil | |
| Automobile repairs, etc. | |
| Other transportation | |
| Education expenses | |
| Entertainment/dining | |
| Recreation/travel | |
| Club/association dues | |
| Hobbies | |
| Gifts / Donations | |
| Unreimbursed medical & dental | |
| Miscellaneous | |
| Total Variable Expenses | 0 |

Net Cash Flow

| | Current |
|-----------------------------|----------|
| Total Monthly Income | 0 |
| Total Fixed Expenses | 0 |
| Total Variable Expenses | 0 |
| Discretionary Income | 0 |
| (Income-Expenses) | |

All values provided by clients presumed to be accurate.

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