



CASH FLOW WORKSHEET

For Year Ended _____

		<u>Annual Amount</u>
INCOME	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)