



Cash Flow

Data Gathering

Personal and Family Expenses

Category	Monthly Budget		Category	Monthly Budget	
	Current	Retirement		Current	Retirement
Alimony	\$	\$	Entertainment	\$	\$
Bank Charges	\$	\$	Gifts	\$	\$
Books/Magazines	\$	\$	Groceries	\$	\$
Business Expense	\$	\$	Healthcare – Dental	\$	\$
Care for Parent/Other	\$	\$	Healthcare – Medical	\$	\$
Cash – Miscellaneous	\$	\$	Healthcare – Prescription	\$	\$
Cell Phone	\$	\$	Healthcare – Vision	\$	\$
Charitable Donations	\$	\$	Hobbies	\$	\$
Child Activities	\$	\$	Household Items	\$	\$
Child Allowance/Expense	\$	\$	Laundry/Dry Cleaning	\$	\$
Child Care	\$	\$	Personal Care/ Self Improvement	\$	\$
Child Support	\$	\$	Personal Loan Payment	\$	\$
Child Tutor	\$	\$	Pet Care	\$	\$
Clothing	\$	\$	Public Transportation	\$	\$
Clothing	\$	\$	Recreation	\$	\$
Clothing – Children	\$	\$	Retirement Contributions	\$	\$
Club Dues	\$	\$	Student Loan Payment	\$	\$
Credit Card Debt	\$	\$	Vacation/Travel	\$	\$
Dining	\$	\$	Other:	\$	\$
Education	\$	\$	Other:	\$	\$

Total

Income

Category	Monthly Budget	
	Current	Retirement
Employment	\$	\$
Other:	\$	\$

Total

Insurance

Category	Monthly Budget	
	Current	Retirement
Life for Client	\$	\$
Life for Co-Client	\$	\$
Long-Term Care (Client)	\$	\$
Long-Term Care (Co-Client)	\$	\$
Medical for Client	\$	\$
Medical for Co-Client	\$	\$
Umbrella Liability	\$	\$
Other:	\$	\$

Total

Taxes

Category	Monthly Budget	
	Current	Retirement
Client FICA	\$	\$
Client Medicare	\$	\$
Co-Client FICA	\$	\$
Co-Client Medicare	\$	\$
Federal Income	\$	\$
State Income	\$	\$
Local Income	\$	\$
Other:	\$	\$
Umbrella Liability	\$	\$
Other:	\$	\$

Total

Home Expenses

Category	Monthly Budget	
	Current	Retirement
First Mortgage	\$	\$
Second Mortgage	\$	\$
Equity Line	\$	\$
Real Estate Tax	\$	\$
Rent	\$	\$
Homeowner's Insurance	\$	\$
Association Fees	\$	\$
Electricity	\$	\$
Gas/Oil	\$	\$
Trash Pickup	\$	\$
Water/Sewer	\$	\$
Cable/Satellite TV	\$	\$
Internet	\$	\$
Telephone (land line)	\$	\$
Lawn Care	\$	\$
Maintenance - Major Repair	\$	\$
Maintenance - Regular	\$	\$
Furniture	\$	\$
Household Help	\$	\$
Other:	\$	\$

Total

Vehicle Expenses

Category	Monthly Budget	
	Current	Retirement
Loan Payment	\$	\$
Lease Payment	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs/Maintenance	\$	\$
Parking/Tolls	\$	\$
Docking/Storage	\$	\$
Other:	\$	\$

Total

Vehicle Expenses

Category	Monthly Budget	
	Current	Retirement
Loan Payment	\$	\$
Lease Payment	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs/Maintenance	\$	\$
Parking/Tolls	\$	\$
Docking/Storage	\$	\$
Other:	\$	\$

Total

Net Flow