

CASHFLOW WORKSHEET

Work, Life, Money

INCOME	Monthly	Annual
Your Income		
Spouse's Income		
Dividends & Interest		
Other Income		
TOTAL INCOME		
EXPENSES	Monthly	Annual
Housing		
Utilities		
Real Estate Taxes		
Retirement Savings – 401(k)		
Additional Savings		
Medical (co-pay, Rx)		
Insurance (health, LTHC, life)		
Insurance (home, auto)		
Auto (payment, gas, repairs)		
Food & Dining Out		
Travel & Entertainment		
Discretionary		
Childcare		
Other		
Charitable Contributions		
Other Taxes		
TOTAL EXPENSES		

Continued

A balance between work, life and money is easier to create when you balance your income and expenses.

1. Gather the information for your worksheet. Add/delete categories that make it useful for you.
2. Remember to include expenses that occur less than regularly (e.g., property taxes, life insurance payments, large medical co-pays, heating oil, major home-maintenance items like exterior painting or replacing a water heater, etc.). Don't forget things like association dues or real estate taxes on vacation properties or timeshares you own.
3. This is an excellent time to organize and clean out all the supporting documents you will be reviewing to complete the Cashflow Worksheet.
4. Total all income and deduct total expenses, and the result is your annual surplus or shortfall. Divide by 12 to get your monthly number.

Total Income + _____

Total Expenses – _____

Surplus or Shortfall = _____

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