

Personal Cash Flow and Balance Sheet

Personal Information			
Name			
Email Address			
Telephone Number			
Date			
Cash Inflows (Your Income)			
	Monthly		Annual
Spouse A gross salary/bonus and/or consulting fees ¹		x 12	\$
Spouse B gross salary/bonus and/or consulting fees ¹		x 12	\$
Interest income (savings, CDs, fixed income)		x 12	\$
Dividends/capital gains from stocks, mutual funds		x 12	\$
Rental income		x 12	\$
Annuity payments		x 12	\$
Distributions from trust(s)		x 12	\$
Social Security benefits		x 12	\$
Pension payments		x 12	\$
Required Minimum Distributions from IRAs		x 12	\$
Other		x 12	\$
Total Inflows (A)			\$
Cash Outflows (Your Budget)			
Basic Expenses	Monthly		Annual
Food		x 12	\$
Housing costs (mortgage (PITI), rent payments, maintenance) ²		x 12	\$
Utilities (heat, electricity, phone, water, sewer, cable)		x 12	\$
Taxes (state/federal income, real estate, FICA, Medicare) ³		x 12	\$
Medical and dental care costs		x 12	\$
Insurance (health, LTC, life, disability, property, dental, Medigap)		x 12	\$
Transportation (car payments, gas, maintenance)		x 12	\$
Clothing, personal care		x 12	\$
Other		x 12	\$
Other		x 12	\$
Discretionary Expenses	Monthly		Annual
Entertainment (sporting events, shows, electronics)		x 12	\$
Recreation/hobbies/travel		x 12	\$
Gifts/charitable contributions		x 12	\$
Home improvements, home-related extras		x 12	\$
IRA contributions/savings and investments		x 12	\$
Other		x 12	\$
Other		x 12	\$
Total Outflows (B)			\$
Net Cash Flow⁴ (A) - (B)			\$



Assets	Total
Banks, credit unions, other liquid assets	\$
Investments—mutual funds	\$
Investments—other	\$
Retirement and other tax-deferred assets	\$
Other qualified benefit plans	\$
Non-qualified benefit plans	\$
Real estate	\$
Personal assets—market value	\$
Miscellaneous other assets	\$
Total Assets (C)	\$
Liabilities	Total
Credit card balances	\$
Consumer loans	\$
Home mortgage	\$
Other mortgages	\$
Home equity line of credit (HELOC)	\$
Student loans	\$
Loans against life insurance or 401(k)	\$
Other	\$
Total Liabilities (D)	\$
Net Worth (C) - (D)	(E) \$
Off-Balance Sheet Assets, Trusts, and Insurance Proceeds	
529 College Savings Plan contributions	\$
Trust(s) that will benefit spouse	\$
Death benefit of life insurance	\$
Other	\$
Total Off-Balance Sheet Assets and Proceeds (F)	\$
Total Value of Today's Net Worth and Insurance Proceeds Upon Death (E) + (F)	\$

1. Compensation before taxes and payroll deductions.
2. PITI is principal, interest, taxes, and insurance.
3. FICA – Federal Insurance Contributions Act requiring pay to be withheld for Social Security.
4. If Net Cash Flow is negative, you should work with your financial professional to 1) modify your Cash Outflows' assumptions [i.e., change your Budget]; 2) choose assets from your Personal Balance Sheet to liquidate to cover the difference; and/or 3) modify your product/asset allocation to generate greater returns and/or income.



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For more information

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