

CASHFLOW WORKSHEET



Monthly Income: What Goes In

Gross Salaries	\$
Income From:	
Self-Employment	\$
Part-Time Employment	\$
Alimony/Child Support	\$
Dividends/Interest	\$
Royalties	\$
Real Estate	\$
Tax Refund	\$
Extraordinary Income:	
Grants/Prizes	\$
Inheritance	\$
Social Security Benefits:	
Disability Benefits	\$
Retirement Benefits	\$
Survivor Benefits	\$

Other:	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Monthly Income	\$

Income - Notes



Securities offered through Cetera Advisor Networks LLC, Member FINRA/SIPC. Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Cetera Advisor Networks LLC is under separate ownership from any other named entity.



Monthly Expenses: What Goes Out

Taxes	
Federal	\$
State	\$
Local	\$
Total:	\$

Medical/Health (Essential)	
Health Insurance	\$
Life Insurance	\$
Long-Term Care Insurance	\$
Disability Insurance	\$
Dental Expenses	\$
Other	\$
Total:	\$

Household (Essential)	
Mortgage/Rent	\$
Property Taxes	\$
Maintenance	\$
Home/Renter's Insurance	\$
Electricity	\$
Oil/Gas	\$
Water/Garbage/Sewer	\$
Telephone/Cell Phone	\$
Cable/Internet	\$
Credit Card Payments	\$
Other Debt (student loans, etc.)	\$
Other	\$
Total:	\$

Family Care (Essential)	
Parent/Child Care	\$
Education	\$
Clothing	\$
Other	\$
Total:	\$

TOTAL ESSENTIAL:	
	\$

Automobile & Transportation (Essential)	
Car Payment	\$
Maintenance/Repairs	\$
Gasoline	\$
License/Registration	\$
Insurance	\$
Other	\$
Total:	\$

Discretionary	
Entertainment	\$
Dining Out	\$
Hobbies	\$
Publications	\$
Education	\$
Traveling/Vacations	\$
Charitable Donations	\$
Gifts	\$
Professional/Social Dues	\$
Gym Membership	\$
Other	\$
TOTAL DISCRETIONARY:	\$

Living Expenses (Essential)	
Food	\$
Clothing	\$
Beauty/Barber	\$
Other	\$
Total:	\$

Expense - Notes