

Client Name:	MONTHLY CASH FLOW / EXPENSE	Date:
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REAL ESTATE	MO. AVG.
Mortgage P & I & Taxes	
Home Equity Loan	
Real Estate Taxes	
Rent / Other	
TOTAL:	

INSURANCE PREMIUMS	MO. AVG.
Homeowner's Insurance	
Automobile Insurance	
"Umbrella" Coverage	
Private Life Insurance	
Group Life Insurance*	
Private Disability Ins.	
Group Disability Ins.*	
Long Term Care Ins.	
Medical Insurance*	
Vision Care*	
Legal Services / Other	
TOTAL:	

UTILITIES	MO. AVG.
Electric	
Gas	
Fuel Oil	
Water	
Cable TV / Satellite Dish	
Internet Costs	
Home Phone	
Cell Phone	
TOTAL:	

FOOD	MO. AVG.
Groceries	
Fast Food	
Dining Out	
Breakfast / Lunches	
TOTAL:	

ENTERTAINMENT	MO. AVG.
Theatre / Concerts	
Movies / Video Rental	
Sports Tickets	
Lottery / Gambling	
Vacation / Travel	
Hobbies / Other	
TOTAL:	

CREDIT CARDS	MO. AVG.
AMEX	
VISA / MasterCard	
Discover / Other	

PERIODICALS	MO. AVG.
Books / Book Clubs	
Magazine Subscriptions	
Newspaper / Other	
TOTAL:	

MEDICAL	MO. AVG.
Doctor	
Dentist	
Optometrist	
Chiropractor	
Prescriptions / Other	
TOTAL:	

PERSONAL	MO. AVG.
Clothing & Accessories	
Dry Cleaning	
Haircuts / Shoe Shine	
Hair Salon / Nails	
Beauty Products	
Cigarettes / Tobacco	
Wine / Alcohol / Other	
TOTAL:	

LOANS except mortgage	MO. AVG.
Personal	
Auto # 1	
Auto # 2	
Student Loans	
401(k) Loan / Other	
TOTAL:	

LEASES	MO. AVG.
Auto # 1	
Auto # 2	
Building / Property	
Boat / Dock / Other	
TOTAL:	

EDUCATION	MO. AVG.
PTA / School Expenses	
School Lunches	
Music / Sports	
Tuition / Fees	
Books	
Fund Raisers / Other	
TOTAL:	

HOME - INSIDE	MO. AVG.
Seasonal / Decoration	
Domestic Help	
Inside Repairs / Other	

HOME - OUTSIDE	MO. AVG.
Lawn Maintenance	
Landscaping / Gardener	
Pool / Hot Tub Expenses	
Snow Removal	
Fall / Spring Clean Ups	
Exterminator	
Outside Repairs / Other	
TOTAL:	

OTHER FAMILY EXP.	MO. AVG.
Gifts - Holidays	
B'days/Anniv /Wedding	
Gasoline	
Dependent Care	
Child Support/Allowance	
Maintenance (Alimony)	
Child Care / Babysitting	
Accountant / Attorney	
Pets / Veterinary / Other	
TOTAL:	

CHARITABLE	MO. AVG.
Religious / Educational	
Other	
TOTAL:	

SAVINGS	MO. AVG.
College Fund	
Qualified Plan 401(k)*	
Pension Contribution*	
Deferred Comp.Contrib*.	
ESOP/Stock Purchase*	
Post Tax Contributions*	
Trad'l IRA / Roth IRA	
TOTAL:	

OTHER	MO. AVG.
GYM / Curves / Trainer	
Union Dues*	
Postage / Bank Fees	
Unreimbursed Bus. Exp.	
Auto Maintenance/Wash	
Vehicle Registrations	
TOTAL:	

TAXES	MO. AVG.
Federal Withholding*	
State Withholding*	
City Withholding*	
Social Security Tax*	
TOTAL:	