

| CASHFLOW WORKSHEET | | | | | |
|---------------------------|----------------|-------------|---------------|-------------|--|
| CLIENT NAME: | | | | | |
| INCOME CATEGORIES | Client | | Spouse | | |
| | Current | Retirement | Current | Retirement | |
| Earnings | \$ - | \$ - | \$ - | \$ - | |
| Pension | \$ - | \$ - | \$ - | \$ - | |
| Social Security | \$ - | \$ - | \$ - | \$ - | |
| Other | \$ - | \$ - | \$ - | \$ - | |
| TOTAL Income | \$ - | \$ - | \$ - | \$ - | |
| | | | | | |
| EXPENSE CATEGORIES | MONTHLY | | YEARLY | | |
| | Current | Retirement | Current | Retirement | |
| HOUSING | | | | | |
| Mortgage | \$ - | \$ - | \$ - | \$ - | |
| Home Equity Loan | \$ - | \$ - | \$ - | \$ - | |
| Maintenance | \$ - | \$ - | \$ - | \$ - | |
| Condo Maintenance | \$ - | \$ - | \$ - | \$ - | |
| Property Taxes | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| UTILITIES | | | | | |
| Electric | \$ - | \$ - | \$ - | \$ - | |
| Water | \$ - | \$ - | \$ - | \$ - | |
| Heat | \$ - | \$ - | \$ - | \$ - | |
| Telephone/Cell phone | \$ - | \$ - | \$ - | \$ - | |
| Cable / Internet | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| FOOD | | | | | |
| In home Consumption | \$ - | \$ - | \$ - | \$ - | |
| Away from Home | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| AUTO EXPENSES | | | | | |
| Loan/Lease Payments | \$ - | \$ - | \$ - | \$ - | |
| Insurance | \$ - | \$ - | \$ - | \$ - | |
| Gasoline | \$ - | \$ - | \$ - | \$ - | |
| Maintenance | \$ - | \$ - | \$ - | \$ - | |
| License/Registration | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| MEDICAL/DENTAL | | | | | |
| Out of Pocket - Drugs | \$ - | \$ - | \$ - | \$ - | |
| Medical Insurance | \$ - | \$ - | \$ - | \$ - | |
| Medigap Policy | \$ - | \$ - | \$ - | \$ - | |
| LTC Insurance | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| INSURANCE PREMIUMS | | | | | |
| Life | \$ - | \$ - | \$ - | \$ - | |
| Disability | \$ - | \$ - | \$ - | \$ - | |
| Homeowners/Flood | \$ - | \$ - | \$ - | \$ - | |
| Umbrella | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| Page One TOTAL | \$ - | \$ - | \$ - | \$ - | |

| CASHFLOW WORKSHEET | | | | | |
|---------------------------------------|----------------|-------------|---------------|-------------|--|
| CLIENT NAME: | 0 | | | | |
| EXPENSE CATEGORIES (cont.) | MONTHLY | | YEARLY | | |
| | Current | Retirement | Current | Retirement | |
| LOANS | | | | | |
| Credit Card Expenses | \$ - | \$ - | \$ - | \$ - | |
| Personal Loans | \$ - | \$ - | \$ - | \$ - | |
| Investment Loans | \$ - | \$ - | \$ - | \$ - | |
| Student Loans | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| RETIREMENT FUNDING | | | | | |
| 401(k) / 403(b) / 457 | \$ - | \$ - | \$ - | \$ - | |
| SEP IRA / Simple IRA | \$ - | \$ - | \$ - | \$ - | |
| Traditional IRA / Roth IRA | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| CLOTHING | | | | | |
| Clothing Purchases | \$ - | \$ - | \$ - | \$ - | |
| Dry Cleaning | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| GIFTS | | | | | |
| Personal | \$ - | \$ - | \$ - | \$ - | |
| Charitable | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| MISCELLANEOUS | | | | | |
| Legal / Tax Preparation Fees | \$ - | \$ - | \$ - | \$ - | |
| Education Funding | \$ - | \$ - | \$ - | \$ - | |
| Travel & Entertainment | \$ - | \$ - | \$ - | \$ - | |
| Club Memberships | \$ - | \$ - | \$ - | \$ - | |
| Lawn / Pool Care | \$ - | \$ - | \$ - | \$ - | |
| Domestic Help | \$ - | \$ - | \$ - | \$ - | |
| Pet Care | \$ - | \$ - | \$ - | \$ - | |
| TOTAL | \$ - | \$ - | \$ - | \$ - | |
| Page Two TOTAL | \$ - | \$ - | \$ - | \$ - | |
| TOTAL Expenses (p.1 & p.2) | \$ - | \$ - | \$ - | \$ - | |
| <i>Less: Home Mortgage Payment</i> | | \$ - | | \$ - | |
| <i>Less: Home Equity Loan Payment</i> | | \$ - | | \$ - | |
| BASIC Expenses | \$ - | \$ - | \$ - | \$ - | |
| Home Mortgage Loan Information | | | | | |
| Balance | \$ - | | | | |
| Interest Rate | | 0.00% | | | |
| # of Years Remaining (approx.) | | | years | | |
| Home Equity Loan Information | | | | | |
| Balance | \$ - | | | | |
| Interest Rate | | 0.00% | | | |
| # of Years Remaining (approx.) | | | years | | |