

CASH FLOW ANALYSIS

Client Name

Household Income:

If monthly income is used, expenses should be monthly as well. If annual income, annual expenses.

NET Income 1	
Extra Income 1	
NET Income 2	
Extra Income 2	
Total monthly NET income	

Total Income	
Actual (Not Projected) Expenses	
Surplus/Deficit	

Housing	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Transportation	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease

Totals

Insurance	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease

Totals

Food	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease

Totals

Pets	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Personal Care	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Taxes <small>(Ignore If Salaried)</small>	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Entertainment	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Loans	Projected Expenses After Major Changes <i>(e.g. retirement, home purchase, etc)</i>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Savings or Investments <small>(Ignore if automatically deducted from pay)</small>	Projected Expenses After Major Changes <small>(e.g. retirement, home purchase, etc)</small>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Gifts and Donations	Projected Expenses After Major Changes <small>(e.g. retirement, home purchase, etc)</small>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Legal	Projected Expenses After Major Changes <small>(e.g. retirement, home purchase, etc)</small>	Actual Expenses Today	Difference	Expected Increase or Decrease
Totals				

Total Projected Cost in Retirement	
Total Fixed/Essential Expenses Today	
Estimated Difference After Major Change	