



# Your Financial House

## Wishes

Charitable Giving, Gifts to Heirs

## Likes

Cash or Down Payment on Vacation Home, Boat,  
Recreational Vehicle, Large Family Vacation

## Wants

Extras: Travel, Hobbies, Entertainment,  
Dine Out, Club Memberships

## Needs

Basic Necessities of Life: Food, Shelter, Clothing  
Insurance: Life, Long-Term Care, Disability, etc.

# The Cash-Flow Worksheet Summary

[ This page is a summary of the following pages. Do not enter numbers on this page. ]

INCOME	Monthly Amount	Annual Amount	Notes
Compensation-1	\$0	\$0	
Compensation-2	\$0	\$0	
Additional Income Sources	\$0	\$0	
<b>Total Income</b>	<b>\$0</b>	<b>\$0</b>	

  

EXPENSES	Monthly Amount	Annual Amount	Notes
<b>Needs</b>			Annual Sub-Category Totals:
Personal Residence	\$0	\$0	
Food/Staples	\$0	\$0	
Clothing/Accessories	\$0	\$0	
Transportation	\$0	\$0	
Non-Property Insurance	\$0	\$0	
Investments	\$0	\$0	
Professional Fees	\$0	\$0	
Revolving Debt Service	\$0	\$0	
Taxes	\$0	\$0	
Monetary Gifts			
<b>Wants</b>			Annual Sub-Category Totals:
Travel	\$0	\$0	
Hobbies/Entertainment	\$0	\$0	
Pets	\$0	\$0	
Personal Care	\$0	\$0	
<b>Likes</b>			Annual Sub-Category Totals:
Vacation Homes	\$0	\$0	
Watercraft	\$0	\$0	
Recreation/Hobbies	\$0	\$0	
Education	\$0	\$0	
<b>Wishes</b>			Annual Sub-Category Totals:
Heirs	\$0	\$0	
Charities/Institutions	\$0	\$0	
Gifts to Trusts	\$0	\$0	
Other	\$0	\$0	
<b>Total Expenses</b>	<b>\$0</b>	<b>\$0</b>	
<b>Total Estimated Cash Flow</b>	<b>\$0</b>	<b>\$0</b>	

# The Cash-Flow Worksheet Summary

## Income Sources

[ Enter monthly income amounts and any applicable notes. Annual numbers and totals will calculate automatically. ]

INCOME SOURCES	Monthly Amount	Annual Amount	Notes
<b>Compensation–1</b>			Annual Sub-Category Totals: \$
Salary	\$	\$	
Bonus	\$	\$	
Social Security	\$	\$	
Pension	\$	\$	
Deferred Compensation	\$	\$	
<b>Compensation–2</b>			Annual Sub-Category Totals: \$
Salary	\$	\$	
Bonus	\$	\$	
Social Security	\$	\$	
Pension	\$	\$	
Deferred Compensation	\$	\$	
<b>Additional Income Sources</b>			Annual Sub-Category Totals: \$
Rental Income Note	\$	\$	
Receivable	\$	\$	
Royalties	\$	\$	
Investment Income	\$	\$	
Investment Income	\$	\$	
Other	\$	\$	
Other	\$	\$	
Other Miscellaneous	\$	\$	
	\$	\$	
<b>Total Income</b>	\$	\$	

Check this box when complete to calculate:

# The Cash-Flow Worksheet Summary

## Needs

[ Enter monthly cash-flow expenses in the following categories and any applicable notes. ]

NEEDS	Monthly Amount	Annual Amount	Notes
<b>Personal Residence</b>			Annual Sub-Category Totals: \$
Mortgage	\$	\$	
Taxes	\$	\$	
Home Owners Insurance	\$	\$	
Umbrella Insurance	\$	\$	
Association Dues	\$	\$	
Maintenance/Repairs	\$	\$	
Telephone/Fax	\$	\$	
Internet	\$	\$	
Cable	\$	\$	
Electricity	\$	\$	
Natural Gas	\$	\$	
Firewood	\$	\$	
Heating Oil & Other Fuels	\$	\$	
Water & Other Public Services	\$	\$	
Trash	\$	\$	
Lawn/Yard Care	\$	\$	
Alarm System	\$	\$	
Pool/Hot Tub Service	\$	\$	
Pest Control	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Food/Staples</b>			Annual Sub-Category Totals: \$
Groceries	\$	\$	
Supplies	\$	\$	
Personal Hygiene	\$	\$	
Toiletries	\$	\$	
Makeup	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Clothing/Accessories</b>			Annual Sub-Category Totals: \$
New Purchases	\$	\$	
Dry Cleaning	\$	\$	
Other	\$	\$	
Other	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	

Check this box when complete to calculate:

# The Cash-Flow Worksheet Summary

## Needs

NEEDS	Monthly Amount	Annual Amount	Notes
<b>Transportation</b>			Annual Sub-Category Totals: \$
Auto Loan/Lease Payment(s)	\$	\$	
Auto Insurance	\$	\$	
Fuel	\$	\$	
Tags/Registration	\$	\$	
Maintenance/Repairs	\$	\$	
Emergency Road Service	\$	\$	
Tolls/Parking	\$	\$	
Mass Transit	\$	\$	
Other Miscellaneous	\$	\$	
	\$	\$	
<b>Non-Property Insurance</b>			Annual Sub-Category Totals: \$
Life	\$	\$	
Long-Term Care	\$	\$	
Disability	\$	\$	
Health	\$	\$	
Dental	\$	\$	
Accidental Death	\$	\$	
Cancer	\$	\$	
Vision Care	\$	\$	
Prescription	\$	\$	
Medigap	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Investments</b>			Annual Sub-Category Totals: \$
Retirement Plan Contributions	\$	\$	
Health Savings Acct. Contributions	\$	\$	
Non-Qualified Savings	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Professional Fees</b>			Annual Sub-Category Totals: \$
CPA/Tax Planning	\$	\$	
Attorney/Legal Services	\$	\$	
Financial Planning	\$	\$	
Other Miscellaneous	\$	\$	
	\$	\$	

Check this box when complete to calculate:

# The Cash-Flow Worksheet Summary

## Needs

NEEDS	Monthly Amount	Annual Amount	Notes
<b>Revolving Debt Service</b>			Annual Sub-Category Totals: \$
Credit Cards	\$	\$	
Hypo Loans	\$	\$	
Personal Loans/Notes Payable	\$	\$	
Bank Loans	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Taxes</b>			Annual Sub-Category Totals: \$
State Income Taxes	\$	\$	
Federal Income Taxes	\$	\$	
Other Miscellaneous	\$	\$	
	\$	\$	
<b>Monetary Gifts</b>			Annual Sub-Category Totals: \$
Family	\$	\$	
Miscellaneous	\$	\$	
<b>Total NEEDS</b>	\$	\$	

Check this box when complete to calculate:

# The Cash-Flow Worksheet Summary

## Wants

[ Enter monthly cash-flow expenses in the following categories and any applicable notes. ]

WANTS	Monthly Amount	Annual Amount	Notes
<b>Travel</b>			Annual Sub-Category Totals: \$
Airfare	\$	\$	
Hotels	\$	\$	
Rental Cars	\$	\$	
Activities	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Hobbies/Entertainment</b>			Annual Sub-Category Totals: \$
Dining Out	\$	\$	
Club Dues	\$	\$	
Recreation	\$	\$	
Books, Magazines, Periodicals	\$	\$	
Videos	\$	\$	
Gaming	\$	\$	
Movies	\$	\$	
Event Tickets	\$	\$	
Music	\$	\$	
Tobacco	\$	\$	
Gambling (Lottery, Cards, etc)	\$	\$	
Other Miscellaneous	\$	\$	
	\$	\$	
<b>Pets</b>			Annual Sub-Category Totals: \$
Pet Food/Treats/T oys	\$	\$	
Veterinarian	\$	\$	
Other Miscellaneous	\$	\$	
	\$	\$	
<b>Personal Care</b>			Annual Sub-Category Totals: \$
Massage	\$	\$	
Nails	\$	\$	
Hair Care	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Total WANTS</b>	\$	\$	

Check this box when complete to calculate:

# The Cash-Flow Worksheet Summary

## Likes

[ Enter monthly cash-flow expenses in the following categories and any applicable notes. ]

LIKES	Monthly Amount	Annual Amount	Notes
<b>Vacation Homes</b>			Annual Sub-Category Totals: \$
Mortgage	\$	\$	
Taxes	\$	\$	
Homeowners Insurance	\$	\$	
Association Dues	\$	\$	
Maintenance/Repairs	\$	\$	
Telephone/Fax	\$	\$	
Internet	\$	\$	
Cable	\$	\$	
Electricity	\$	\$	
Natural Gas	\$	\$	
Firewood	\$	\$	
Heating Oil & Other Fuels	\$	\$	
Water & Other Public Services	\$	\$	
Trash	\$	\$	
Lawn/Yard Care	\$	\$	
Alarm System	\$	\$	
Pool/Hot Tub Service	\$	\$	
Pest Control Cash	\$	\$	
Down Payment	\$	\$	
Other	\$	\$	
<b>Watercraft</b>			Annual Sub-Category Totals: \$
Loan/Lease Payment(s)	\$	\$	
Boaters Insurance	\$	\$	
Fuel	\$	\$	
Tags/Registration	\$	\$	
Maintenance/Repairs	\$	\$	
Slip/Dock Fees	\$	\$	
Cash Down Payment	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Recreation/Hobbies</b>			Annual Sub-Category Totals: \$
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Education</b>			Annual Sub-Category Totals: \$
School Supplies/Books	\$	\$	
Tuition Payments	\$	\$	
Room & Board	\$	\$	
Lunch Fees	\$	\$	
School Uniforms	\$	\$	
Extracurricular Activities	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Total LIKES</b>	\$	\$	

Check this box when complete to calculate:



# The Cash-Flow Worksheet Summary

## Wishes

[ Enter monthly cash-flow expenses in the following categories and any applicable notes. ]

WISHES	Monthly Amount	Annual Amount	Notes
<b>Heirs</b>			Annual Sub-Category Totals: \$
Monetary Gifts	\$	\$	
Purchased Gifts	\$	\$	
School Supplies/Books	\$	\$	
Tuition Payments	\$	\$	
Room & Board	\$	\$	
Lunch Fees	\$	\$	
School Uniforms	\$	\$	
Extracurricular Activities	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Charities/Institutions</b>			Annual Sub-Category Totals: \$
Monetary Donations	\$	\$	
Tithes	\$	\$	
Other	\$	\$	
Miscellaneous	\$	\$	
<b>Gifts to Trusts</b>	\$	\$	Annual Sub-Category Totals: \$
<b>Other</b>	\$	\$	Annual Sub-Category Totals: \$
<b>Total WISHES</b>	\$	\$	

Check this box when complete to calculate: