



CASH FLOW WORKSHEET

Total Annual Expenses:

Total Annual Income:

Client Name: _____ DOB: _____

Client Name: _____ DOB: _____

Email: _____ Phone: _____

MONTHLY INCOME

(Employment, Pension, Social Security, Rental, Etc.)

Client A..... \$ _____
Client B..... \$ _____
Investment Income..... \$ _____
Other..... \$ _____
Other..... \$ _____

MONTHLY EXPENSES

HOUSING:

Mortgage/Rent..... \$ _____
Taxes..... \$ _____
Electricity/Gas..... \$ _____
Oil..... \$ _____
Water..... \$ _____
Sewer..... \$ _____
Landscaping..... \$ _____
Maid/Cleaning..... \$ _____
Maintenance/Repairs..... \$ _____
Cable..... \$ _____
Cellphone..... \$ _____
Alarm..... \$ _____
Supplies..... \$ _____
Monthly Subscriptions (Amazon, Netflix, Etc.)..... \$ _____
Other..... \$ _____



HERITAGE HARBOR

—FINANCIAL ASSOCIATES—

TRANSPORTATION:

Car Payment..... \$ _____
Registration..... \$ _____
Insurance..... \$ _____
Fuel..... \$ _____
Oil Changes/Maintenance..... \$ _____
Car Washes..... \$ _____
Parking..... \$ _____
EZ Pass..... \$ _____

INSURANCE:

Homeowners..... \$ _____
Health..... \$ _____
Dental Premium..... \$ _____
Eye Premium..... \$ _____
Life Premium..... \$ _____
Disability..... \$ _____
Long Term Care..... \$ _____

MEDICAL:

Co-Payments/Deductibles..... \$ _____
Drugs/Vitamins..... \$ _____
Glasses/Contact Lenses..... \$ _____
Dental..... \$ _____
Other..... \$ _____

FOOD:

Groceries..... \$ _____
Dining Out..... \$ _____

CHILD CARE:

Daycare/Sitters..... \$ _____
Sports..... \$ _____
Private School..... \$ _____
Other..... \$ _____





HERITAGE HARBOR

—FINANCIAL ASSOCIATES—

PERSONAL CARE/MISC.:

Hair/Nails..... \$ _____
Clothing..... \$ _____
Gym..... \$ _____
Coffee..... \$ _____
Dry Cleaning/Laundry..... \$ _____
Other..... \$ _____
Other..... \$ _____

PETS:

Food..... \$ _____
Medical..... \$ _____
Grooming..... \$ _____
Toys..... \$ _____

ENTERTAINMENT:

Movies..... \$ _____
Dance..... \$ _____
Concerts..... \$ _____
Travel/Vacation..... \$ _____
Weekend "Getaways"..... \$ _____
Gifts-Birthdays, Anniversary, Holidays..... \$ _____

LOANS:

Personal..... \$ _____
Student..... \$ _____
Credit Card..... \$ _____
Credit Card..... \$ _____
Credit Card..... \$ _____
Other..... \$ _____

TAXES:

Federal..... \$ _____
State..... \$ _____
Local..... \$ _____
Other..... \$ _____





HERITAGE HARBOR

—FINANCIAL ASSOCIATES—

SAVINGS OR INVESTMENTS:

Retirement Account..... \$ _____

Investment Account \$ _____

GIFTS & DONATION:

Charity 1..... \$ _____

Charity 2..... \$ _____

Church..... \$ _____

LEGAL:

Attorney..... \$ _____

Alimony..... \$ _____

Lien/Judgement..... \$ _____

NOTES

Do you have a will? When was it last reviewed? _____

Do you have a trust?, If so Irrevocable or Revocable _____

Who is your Attorney? _____

Who is your Accountant? _____

Do you have an Auto & Home Agent? _____

When was the last time you reviewed your mortgage? _____

