

Income

Record your annual income below, and put a star * next to items that you cannot count on receiving again in the future.

Category	My Gross Annual Income	My Take-Home Annual Income
Salary from _____	\$ _____	\$ _____
Salary from _____ <small>(second job)</small>	\$ _____	\$ _____
Commissions	\$ _____	\$ _____
Bonuses	\$ _____	\$ _____
Royalties	\$ _____	\$ _____
Interest	\$ _____	\$ _____
Dividends	\$ _____	\$ _____
Loan(s) Repaid to Me	\$ _____	\$ _____
Rent(s) Paid to Me	\$ _____	\$ _____
Gifts	\$ _____	\$ _____
I Social Security	\$ _____	\$ _____
Other (specify) _____	\$ _____	\$ _____
Other (specify) _____	\$ _____	\$ _____
Sub-Total	\$ _____	\$ _____
Subtract Items * Starred	\$ _____	\$ _____
Total Annual Income	\$ _____	\$ _____

Expenses

CASH FLOW WORKSHEET - EXPENSES

EXPENSE ITEM	MONTHLY	ANNUAL
Rent	\$ _____	\$ _____
Mortgage	\$ _____	\$ _____
Co-op Maintenance/Condo Common Charges	\$ _____	\$ _____
Property Tax	\$ _____	\$ _____
Homeowner Insurance	\$ _____	\$ _____
Other: Furniture, Appliances, Housekeeping, Home Repair	\$ _____	\$ _____
Sub-total	\$ _____	\$ _____
Income Tax - Federal	\$ _____	\$ _____
Income Tax - State & Local	\$ _____	\$ _____
Utilities (Electricity, Gas, Cable TV)	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Food	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Medical & Pharmacy	\$ _____	\$ _____
Personal Care (Haircuts, etc.)	\$ _____	\$ _____
Continuing & Adult Education	\$ _____	\$ _____
Children's Education	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Recreation & Entertainment	\$ _____	\$ _____
Hobbies	\$ _____	\$ _____
Vacations	\$ _____	\$ _____
Gifts	\$ _____	\$ _____
Charitable Contributions	\$ _____	\$ _____
Other: Club Memberships, Personal Spending Money, Child's Allowance. Etc.	\$ _____	\$ _____
Sub-total	\$ _____	\$ _____

Expenses (continued)

Insurance: Health, Hospital, Medical, Dental	\$ _____	\$ _____
Insurance: Disability	\$ _____	\$ _____
Insurance: Life	\$ _____	\$ _____
Insurance: Property & Casualty (Liability, Umbrella)	\$ _____	\$ _____
Insurance: Automobile	\$ _____	\$ _____
Loans	\$ _____	\$ _____
Sub-total	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Emergency Savings	\$ _____	\$ _____
Retirement Contributions	\$ _____	\$ _____
Investments	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____
Sub-total	\$ _____	\$ _____
Add All Sub-totals	\$ _____	\$ _____
Add 10%	\$ _____	\$ _____
TOTAL EXPENSES	\$ _____	\$ _____