

CASSADAY & COMPANY, INC.

CASH FLOW ANALYSIS

MONTHLY INCOME	
Wages, salary, tips (Gross)	
Alimony, child support income	
Dividends from stocks, mutual funds, etc. (We can figure this out for you)	
Interest on savings accounts, bonds, CD's, etc. (We can figure this out for you)	
Social Security benefits	
Pensions	
Other income:	
Other income:	
Other income:	
Total Gross Income	\$
Federal Taxes (withholding +/- amount due / owed with return) /12	
State Taxes (withholding +/- amount due /owed with return) /12	
Payroll Taxes (FICA Medicare)	
401k / 403 b contribution	
Total Deductions from Income	\$
Total Net Monthly Income before Expenses	\$
MONTHLY EXPENSES	
Alimony, child support payment	
Automobile replacement (Estimated Auto Purchase Price / Estimated Length of Ownership) ¹	
Automobile loan ²	
Automobile expenses (gas, repairs, etc.)	
Automobile insurance	
Charge accounts (If more than 15% of total expenses, they must be itemized)	
Charitable contributions	
Child care	
Child related expenses	
Clothing (New Clothes + Dry Cleaning)	
Club dues	
Domestic help	
Educational expenses	
Entertainment/dining	
Food (Groceries)	
Gifts	
Hobbies	
Homeowner's insurance	
Major home improvements & furnishings	
Medical, dental, disability insurance	
Mortgage payment or rent	
Other taxes (personal property, etc.)	
Other transportation	

Personal loans	
Professional services	
Real estate taxes	
Subscriptions & books	
Travel/vacation	
Un-reimbursed medical, dental expenses	
Utilities (electric, water, telephone, etc.)	
Other expenses:	
Other expenses:	
Other expenses:	
Total Monthly Expenses	\$
NET CASH FLOW:	
Total Net Monthly Income before Expenses	\$
(less) Total Monthly Expenses	\$
Discretionary monthly income	\$

¹ For new car purchases: If you purchase a new car every 5 years for \$40,000, then divide 40,000 by 60 months. $\$40,000 / 60 = \667 per month will be your entry in this row.

² If you utilize car loans, then enter your current payment in this space.



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