



ANNUAL CASHFLOW ANALYSIS

The worksheet on the following pages is one of the most important pieces of information required to complete your financial plan.

Yes, it does have a lot of lines and blanks. You will not use all of them. We list many expenses on this form with the goal of preventing something from being missed. It does not have to be perfect.

Every cashflow starts with annual income...

- Please list each recurring, predictable income source.
- Name the income source (Jane's wages, Jane's Social Security, Joe's Bonus, etc.).
- Enter annual gross income before taxes and deductions (retirement savings, insurance, etc.).
- Do not list one-time, unguaranteed payments such as inheritance or rumored possible bonus.
- Consider income from pensions, IRAs, Annuities, Social Security, child support or alimony, and wages.

INCOME	
Source:	\$
Source:	\$
Source:	\$
Source:	\$
Source:	\$
Source:	\$



Start with last year's tax return. Specifically, the documents you used to complete and file your return such as: W-2s, 1099s, & Schedule K-1s to find annual incomes.

TOTAL ANNUAL INCOME	\$
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Why is this worksheet so important?

A big part of your financial picture is what, where, and how you spend your money. We must make an educated guess about what you might spend in the years ahead on everything from cars to groceries to vacations. The best way to do that is to look at spending now. In our experience, every person spends differently and has a different definition of necessary spending. We need to learn yours. This worksheet will help us do that. We are not looking to judge you or "fix" your spending habits. **We need to understand where you are today, so we can plan for your tomorrows.**

Next let's look at your expenses in a typical year...

- Only include recurring expenses. If it will only happen once, such as a bathroom remodel, leave it out.
- Be careful not to double count. If you pay your electric with a credit card, count as one or the other, not both.
- Provide what you actually spend, not what you wish you spent.

HOUSING	
Mortgage (Principal and Interest) or Rent	
Private Mortgage Insurance (PMI) <i>If applicable</i>	
Second Mortgage (Principal and Interest)	
Escrow	
<i>Homeowners/Renters' Insurance</i>	
<i>Property Taxes</i>	
Association Dues	
Ongoing Home Maintenance	
Household Cleaning and Other Services	
Landscaping and Lawncare Services	
Home Security System	



Your mortgage statement may show amounts for Principal, Interest, and Escrow. Principal & Interest should be added together and go into mortgage. Escrow is a combination of property taxes and insurance.

If you enter an amount in escrow, don't use insurance or property taxes.

You may have PMI if you have a loan and made a down payment less than 20% of purchase price. This amount can be found on your mortgage statement.

TOTAL HOUSING EXPENSES	\$
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BILLS & UTILITIES	
Electric	
Gas	
Internet/Cable	
Phone/Mobile	
Trash/Recycling	
Water/Sewer	
Streaming Services/Subscriptions	<i>See Entertainment & Travel</i>

TOTAL BILLS & UTILITIES EXPENSES	\$
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AUTO & TRANSPORT		
Auto lease/loan payment #1	Is this a lease?	
Auto lease/loan payment #2	Is this a lease?	
Auto lease/loan payment #3	Is this a lease?	
Gas/Fuel		
License & Registration		
Parking & Tolls		
Service & Maintenance	<i>(Tires, oil, etc.)</i>	
Auto Insurance		
Public Transportation		

TOTAL AUTO & TRANSPORT EXPENSES	\$
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An important note regarding medical expenses...

- Do not include insurance premiums deducted from your wages.
- Include medical expenses you pay yourself or using an HSA or FSA.

MEDICAL		
Dental Copays & Expenses		
Dental Insurance	<input type="checkbox"/> AUTO	
Medical Copays & Expenses		
Medical Insurance	<input type="checkbox"/> AUTO	
Vision Copays & Expenses	<i>(Glasses & Contacts)</i>	
Vision Insurance	<input type="checkbox"/> AUTO	
Pharmacy & Medications		
Prescription Insurance/Medicare Part D	<input type="checkbox"/> AUTO	
Alternative/Other Health Care		



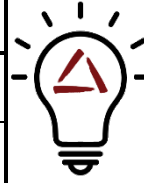
Focus on medical costs and premiums that you pay yourself or with an HSA or FSA account.

Optionally, if you would like to include insurance premiums automatically deducted from an income source (ie, employer-sponsored medical insurance), please check the "AUTO" box to the right.

TOTAL MEDICAL EXPENSES	\$
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You may notice a few familiar items. These expenses have multiple categories & are repeated as a reminder.

INSURANCE	
Auto Insurance	See Auto & Transport
Homeowners'/Renters Insurance	See Housing
Dental Insurance	See Medical
Medical Insurance	See Medical
Prescription Insurance/Medicare Part D	See Medical
Vision Insurance	See Medical
Life Insurance (Term, Universal, etc.) <input type="checkbox"/> AUTO	
Long-Term Care Insurance <input type="checkbox"/> AUTO	
Disability (Long-Term, Short-Term) <input type="checkbox"/> AUTO	
Umbrella Insurance <input type="checkbox"/> AUTO	
Other Insurance <input type="checkbox"/> AUTO	



Please list premiums that you pay yourself rather than those deducted from an income source.

Optionally, if you would like to include insurance premiums automatically deducted from an income source, (ie, employer-sponsored life term life insurance), please check the "AUTO" box to the right to indicate that this is automatically taken from your income.

TOTAL INSURANCE EXPENSES	\$
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ENTERTAINMENT & TRAVEL	
Books, Magazines, Movies & Music	
Concerts & Events	
Sports, Hobbies, & Activities	
Streaming Services & Subscriptions	
Travel & Vacation	
Miscellaneous Entertainment	



Streaming services and subscriptions... Think about services like:

- Netflix
- HBO
- YouTube
- Apple Music
- Dropbox
- Antivirus
- Apps
- Amazon

TOTAL ENTERTAINMENT & TRAVEL EXPENSES	\$
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PERSONAL & FAMILY CARE	
Groceries & Household Supplies	
Restaurants & Dining	
Gifts <i>(Holidays, birthday, planned cash gifts...)</i>	
Clothing & Shoes	
Hair, Skin, and Nail Care	
Pocket Money/Cash	
Technology, Computers & Mobile Devices	
Dues & Memberships	
Other Miscellaneous Expenses	



For dues & memberships, think about things like:

- The gym or health center
- Community Centers
- Country Clubs
- Golf Clubs
- Subscriptions boxes, ie: clothing, art, wine, etc.

A great starting point for expenses is a year-end bank or credit card statement. These often automatically categorize your spending for you!

TOTAL PERSONAL & FAMILY CARE EXPENSES	\$
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CHARITY	
Charitable Gifting <i>Are any of these Qualified Charitable Distributions?</i>	
Tithes/Church	

TOTAL CHARITY	\$
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LEGAL/PROFESSIONAL	
Child Support	<i>See Kids & Education</i>
Alimony	
CPA/Accountant	
Other Expenses	



We include HFF investment management fees. You don't need to include them.

TOTAL LEGAL/PROFESSIONAL EXPENSES	\$
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No children or children all grown up? Skip this section!

KIDS & EDUCATION	
Child Support	
Books & School Supplies	
Clothing, Toys & Other Supplies	
Day Care/Child Care/Sitters	
K-12 Education/Tuition	
College Tuition	
Education Savings (529s, College Accounts, etc)	



If you contribute to a 529 or other college savings plan through automatic withdrawal, ACH, or direct payments please include that annual contribution amount.

Education Savings are calculated in the savings section

TOTAL KIDS & EDUCATION EXPENSES	\$
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SAVINGS	
Retirement Savings (401(k), IRA, etc.) <input type="checkbox"/> AUTO	\$
Annual Savings to Cash Accounts	\$
Brokerage/Taxable Savings	\$
Education Savings (529s, College Accounts, etc)	<i>See Kids & Education</i>
HSA and/or FSA Savings <input type="checkbox"/> AUTO	\$
Other Savings	\$



Please list any manual savings you do outside of employer-sponsored accounts.

Optionally, if you would like to include employer plans, please check the "AUTO" box to the right.

TOTAL SAVINGS	\$
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Includes Education Savings from Kids & Education Section

No furry, feathered, finned, or scaled friends? Skip this section!

PETS	
Food & Supplies	
Grooming	
Boarding/Pet Sitting Fees	
Vet	
Other Pet Expenses	

TOTAL PET EXPENSES	\$
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An important note about debts...

- Be sure not to double count credit card payments. If you use your credit card to purchase groceries, that amount should not be entered in both groceries and credit card. Pick one.

DEBTS	
Auto Payment #1	<i>See Auto & Transport</i>
Auto Payment #2	<i>See Auto & Transport</i>
Mortgage (Principal and Interest)	<i>See Housing</i>
Second Mortgage (Principal and Interest)	<i>See Housing</i>
Credit Card(s)	
Home Equity or Personal Line(s) of Credit	
Student Loan(s)	
Other Debts	



Please provide the annual debt payment, **not** your outstanding balance amount.

TOTAL DEBTS	\$
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You're almost done! The following page will calculate your totals. Thank you for all your hard work!

ANNUAL SUMMARY SUBTOTALS

INCOME	\$		PERSONAL & FAMILY CARE	\$	
HOUSING	\$		CHARITY	\$	
BILLS & UTILITIES	\$		LEGAL/PROFESSIONAL	\$	
AUTO & TRANSPORT	\$		KIDS & EDUCATION	\$	
MEDICAL	\$		SAVINGS	\$	
INSURANCE	\$		PETS	\$	
ENTERTAINMENT & TRAVEL	\$		DEBTS	\$	

ANNUAL SUMMARY CALCULATION

	-		-	
TOTAL INCOME		TOTAL EXPENSES		TOTAL SAVINGS
=				
SURPLUS OR DEFICIT				
<i>Net of Taxes</i>				