

ALPERS FINANCIAL PLANNING CASH FLOW WORKSHEET

NAME AND DATE:		Month	Annual
SALARY or NET Business Income (Include Avg Bonus/Overtime)			\$0.00
Other Salary/NET Business Income			\$0.00
Total Fed/State and Payroll taxes			\$0.00
401K/403B Retirement, Pretax/Post Tax Deductions from Wages (Insurance etc.)			\$0.00
Total Net Income after Payroll Withholdings		\$0.00	\$0.00
Monthly Expense Items		Month	Annual
Giving/Charitable Donations			\$0.00
Savings (Other than withheld from Salary, i.e. ROTH IRA's, 529 Plans, etc)			\$0.00
FIXED SPENDING			
Rent or Mortgage payment (PITI here if applicable)			\$0.00
Home Equity Line (Including auto loan if in equity line)			\$0.00
Property Tax (if applicable)			\$0.00
Home Owner's Insurance (if applicable)			\$0.00
Security System, Identity Theft, etc.			\$0.00
Home Owner Association Fees			\$0.00
Utilities (electric, gas, water, garbage, sewer...)			\$0.00
Satellite/Internet/Cable - Basic Services Only			\$0.00
Telephone Bill - Land Line			\$0.00
Telephone Bill - Cell			\$0.00
Auto loan or lease payment (indicate last payment date: _____)			\$0.00
Auto- Gasoline Bill and commute expenses			\$0.00
Auto operating and maintenance			\$0.00
Auto Insurance/License/Registration			\$0.00
Life Insurance/LTC/Disability Insurance Premiums			\$0.00
Medical/Dental Insurance Premiums (Other than from pretax/post tax wages)			\$0.00
Medical expenses incl. Co-Pays, Prescriptions			\$0.00
Credit card/personal/Student loan MINIMUM monthly payments			\$0.00
Financial or Business Planning/Tax/Legal Expenses, Investment Fees etc.			\$0.00
Other (child support, parent support, etc.)			\$0.00
TOTAL FIXED EXPENSES		\$0.00	\$0.00
SEMI FIXED (CAN BE SOMEWHAT ADJUSTED/CREATIVELY MONTHLY)			
Clothing, and personal items			\$0.00
Groceries			\$0.00
Property Improvement/Upkeeps (landscaping, repairs, drapes, carpet, etc.)			\$0.00
Education Expenses, (Supplies, Fees, including Private and Higher Education)			\$0.00
Other			\$0.00
TOTAL SEMI FIXED EXPENSES		\$0.00	\$0.00
DISCRETIONARY SPENDING			
Dining, Eating Out, Including Starbucks			\$0.00
Household incidentals (towels, rugs, bedding, smaller home purchases)			\$0.00
Home furnishings			\$0.00
Domestic Help/Gardener/Maintenance/Handyman			\$0.00
Additional Internet/Satellite/Cable (TIVO, Add'l Packages)			\$0.00
Entertainment (Movies, Skiing, Fishing, Sightseeing, Day Trips, etc.)			\$0.00
Vacations and Memory Makers (Try to plan even if small)			\$0.00
Books, papers, subscriptions, downloads, music purchases			\$0.00
Gifts (including Birthdays, Christmas, Anniversaries, Weddings, misc. gifts)			\$0.00
Safety deposit box			\$0.00
Personal Care, misc (Hair, spa, workout, music lessons, hobby expenses, etc.)			\$0.00
Childhood Activities (Sports, Extracurricular Activities, Toys etc.)			\$0.00
Pets (Food, Vet, Supplies)			\$0.00
Other - Miscellaneous spending NOT in above categories (ATM cash, etc.)			\$0.00
TOTAL DISCRETIONARY SPENDING		\$0.00	\$0.00
TOTAL MONTHLY/ANNUAL SPENDING		\$0.00	\$0.00
POSITIVE OR NEGATIVE CASH FLOW (+/-)		\$0.00	\$0.00