

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 |