

Cash Flow

Here you can see your overall cash flow picture (or budget) which shows your monthly income and spending patterns; a snap shot of how money flows into and out of your life every month. If you know where your money is going now, then you'll be able to create a realistic and attainable plan for the future.

Income (cash inflows)

| Investor income | Monthly \$ (Gross) | Less: Income tax and deduction | Monthly \$ (Net) | Yearly \$ | % of Net Income | Comments |
|-------------------------------|--------------------|--------------------------------|------------------|------------------|-----------------|----------|
| Investor Income (gross) | \$8 000.00 | 3 500.00 | 4 500.00 | 54 000.00 | 54.55 | |
| Partner/spouse income (gross) | \$5 000.00 | 1 700.00 | 3 300.00 | 39 600.00 | 40.00 | |
| Income from Investments | \$750.00 | 300.00 | 450.00 | 5 400.00 | 5.45 | |
| Interest earned on savings | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Earnings on investments | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Real estate investment income | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Business income | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Pension income | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Disability income | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Other income | \$0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Total Net Income: | | | 8 250.00 | 99 000.00 | 100.00 | |

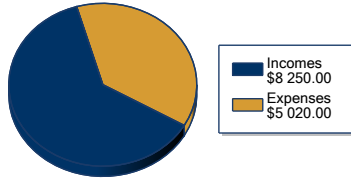
Expenses (cash outflows)

| Fixed expenses | Monthly \$ Value | Yearly | % of Expenses | Comments |
|------------------------------|------------------|------------------|---------------|----------|
| Automobile loan payment | 0.00 | 0.00 | 0.00 | |
| Automobile insurance | 150.00 | 1 800.00 | 4.96 | |
| Transit (train,bus) | 100.00 | 1 200.00 | 3.31 | |
| Rent or mortgage payment | 1 300.00 | 15 600.00 | 42.98 | |
| Housing insurance | 100.00 | 1 200.00 | 3.31 | |
| Property taxes | 250.00 | 3 000.00 | 8.26 | |
| Cable television, internet | 150.00 | 1 800.00 | 4.96 | |
| Telephone | 0.00 | 0.00 | 0.00 | |
| Gas and electric | 200.00 | 2 400.00 | 6.61 | |
| Personnal loan payment | 100.00 | 1 200.00 | 3.31 | |
| Life insurance | 175.00 | 2 100.00 | 5.79 | |
| Childcare | 0.00 | 0.00 | 0.00 | |
| Other fixed debt payment | 500.00 | 6 000.00 | 16.53 | |
| Other fixed expenses | 0.00 | 0.00 | 0.00 | |
| Total Fixed Expenses: | 3 025.00 | 36 300.00 | 100.00 | |

| Variable expenses | Monthly \$ Value | Yearly | % of Expenses | Comments |
|---------------------------------|------------------|------------------|---------------|----------|
| Food & groceries | 1 000.00 | 12 000.00 | 50.13 | |
| Clothing | 300.00 | 3 600.00 | 15.04 | |
| Cell phone | 80.00 | 960.00 | 4.01 | |
| Personal care | 100.00 | 1 200.00 | 5.01 | |
| Medical expenses | 0.00 | 0.00 | 0.00 | |
| Recreational/entertainment | 65.00 | 780.00 | 3.26 | |
| Gifts | 0.00 | 0.00 | 0.00 | |
| Donnations | 50.00 | 600.00 | 2.51 | |
| Automobile repairs | 200.00 | 2 400.00 | 10.03 | |
| Gasoline | 200.00 | 2 400.00 | 10.03 | |
| Various housing expenses | 0.00 | 0.00 | 0.00 | |
| Investments expenses | 0.00 | 0.00 | 0.00 | |
| Credit Card expenses | 0.00 | 0.00 | 0.00 | |
| Interest on credit card debt | 0.00 | 0.00 | 0.00 | |
| Other variable expenses | 0.00 | 0.00 | 0.00 | |
| Total Variable Expenses: | 1 995.00 | 23 940.00 | 100.00 | |
| Total Expenses | 5 020.00 | 60 240.00 | | |

| | | |
|-------------------------------|----------|-----------|
| Total Income | 8 250.00 | 99 000.00 |
| Total Expenses | 5 020.00 | 60 240.00 |
| Cash Surplus + (or Deficit -) | 3 230.00 | 38 760.00 |





Allocation of Surplus

| Allocation of Surplus | Monthly \$ Value | Yearly | % of Allocation | Comments |
|--|------------------|------------------|-----------------|----------|
| Emergency Savings Fund | 500.00 | 6 000.00 | 20.00 | |
| Savings for short-term financial goals | 1 000.00 | 12 000.00 | 40.00 | |
| Savings for education | 0.00 | 0.00 | 0.00 | |
| Savings/investing for long-term financial security | 1 000.00 | 12 000.00 | 40.00 | |
| Total Savings Allocation: | 2 500.00 | 30 000.00 | | |

This report is provided for illustration purposes only. The ability to forecast your future financial situation is impacted by a wide variety of factors many of which can change significantly over time and not all of which can be included in this calculation. You should regularly review your current financial position and future goals to improve the likelihood of achieving success. We cannot guarantee its accuracy or completeness.