

## CASH-FLOW WORKSHEET

**Student Name:** \_\_\_\_\_ **ID#** \_\_\_\_\_

| INCOME  | 2016 YEARLY TOTALS   | FLEXIBLE EXPENSES  | YEARLY TOTALS |
|---|----------------------|--|---------------|
| Total Household 2016 Earnings                     | \$                   | Food/Beverage  | \$            |
| Severance Pay                                     |                      | Clothing   |               |
| Net Business/farm income                          |                      | Laundry/Cleaning   |               |
| Pensions and Annuities                            |                      | Personal Care  |               |
| Bonus   |                      | Entertainment  |               |
| Interest/Dividends                                |                      | Travel/Vacation  |               |
| Rental Income                                     |                      | Recreation   |               |
| Trust Income                                      |                      | Gifts  |               |
| Social Security                                   |                      | Household Help   |               |
| Pension   |                      | Repairs  |               |
| Alimony   |                      | Home Furnishings   |               |
| Child Support                                     |                      | Appliance Purchases  |               |
| Proceeds from the sale of securities              |                      | Gasoline   |               |
| Unemployment, Disability Insurance, Welfare, AFDC |                      | Commutation  |               |
| Drawn from savings                                |                      | Health Care (Doctors, dentists, drugs) not paid by insurance |               |
| Loans from family/others                          |                      | Education  |               |
|   |                      | Gifts and Donations  |               |
| <b>TOTAL YEARLY INCOME</b>                        | \$                   | Investments  |               |
|   |                      | Savings  |               |
| <b>FIXED EXPENSES</b>                             | <b>YEARLY TOTALS</b> | Personal Allowance   |               |
|   |                      | Other  |               |
| Mortgage/Rent                                     | \$                   |  |               |
| Fuel  |                      |  |               |
| Electricity                                       |                      |  |               |
| Telephone   |                      |  |               |
| Water   |                      |  |               |
| Personal Property Taxes                           |                      |  |               |
| Real Estate Taxes                                 |                      |  |               |
| Homeowner Insurance Premium                       |                      |  |               |
| Automobile Insurance Premium                      |                      |  |               |
| Medical/Disability Insurance Premium              |                      |  |               |
| Life Insurance Premium                            |                      |  |               |
| Automobile Loan                                   |                      |  |               |
| Loan or Installment Debt Repayment                |                      | <b>TOTAL FLEXIBLE EXPENSES</b>                               | \$            |
| Other   |                      |  |               |
|   |                      | <b>TOTAL YEARLY EXPENSES</b>                                 | \$            |
|   |                      |  |               |
| <b>TOTAL YEARLY FIXED EXPENSES</b>                | \$                   |  |               |

**If expenses exceed income please explain how expenses are being met.**

Signature \_\_\_\_\_

Date \_\_\_\_\_