



Name \_\_\_\_\_

Date \_\_\_\_\_

ADVENT PARTNERS is an independent practice of **thrivent**

## PERSONAL CASH FLOW WORKSHEET

Record each expense on either a monthly or annual basis.

Approximate monthly amount available to fund and protect your goals: \_\_\_\_\_

<b>INCOME</b>	<b>Money in</b>	<b>Monthly</b>	<b>Annually</b>	
	Income (gross) (net)			
	Dividends, interest, capital gains			
	Social Security			
	Pension			
	Other income			
TOTAL ANNUAL MONEY IN		_____		
<b>SHARE</b>		<b>Monthly</b>	<b>Annually</b>	
	Church			
	Charitable Contributions			
TOTAL ANNUAL CONTRIBUTIONS		_____		
<b>SAVE</b>		<b>Monthly</b>	<b>Annually</b>	
	Emergency Savings			
	Retirement Savings			
	Other Savings			
TOTAL ANNUAL SAVINGS:		_____		
<b>SPEND</b>	<b>Housing and Maintenance</b>	<b>Monthly</b>	<b>Annually</b>	
	Mortgage/rent			
	Home equity loan/line of credit payments			
	Property Taxes			
	Homeowners/renters insurance			
	Utilities (gas, electric, sewer, etc)			
	Maintenance/repair/association fees			
	Furniture/decorations/lawn, etc			
	TOTAL ANNUAL HOUSING AND MAINTENANCE:		_____	
	<b>Transportation</b>	<b>Monthly</b>	<b>Annually</b>	
	Loan/lease payments			
	Auto insurance premiums			
	Auto registrations/taxes			
Gas/maintenance				
Public transportation				
TOTAL ANNUAL TRANSPORTATION:		_____		

**SPEND**

<b>Health Care</b>	<b>Monthly</b>	<b>Annually</b>
Medical insurance premiums (e.g. payroll deductions)		
Health Savings Account (HSA), Flexible Spending Account (FSA)		
Co-pay/out-of-pocket		
Prescriptions		
Other income		

TOTAL ANNUAL MEDICAL \_\_\_\_\_

<b>Other Expenses</b>	<b>Monthly</b>	<b>Annually</b>
Income Taxes (paid prior year) - Federal:		
- State:		
Student loan payments		
Credit card payments		
Insurance premiums		
Food/groceries		
Phone/television/internet		
Children (e.g., support, daycare, activities)		
Clothing/personal care		
Education		
Financial planning/legal/tax accounting fees		
Pets		
Vacations/travel		
Gifts/holidays		
Other:		

TOTAL ANNUAL OTHER EXPENSES: \_\_\_\_\_

TOTAL MONEY IN-MONEY OUT = \_\_\_\_\_

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