

ANNUAL CASH FLOW QUESTIONNAIRE

Instructions: Please list numbers for the current year, which you expect to spend or receive (i.e. do not list the new roof, which was installed last year). Annualize all numbers for each respective category. Do not duplicate numbers in different categories. If you must do so, please indicate the categories in which there is an overlap and provide a detailed explanation. If there are any large expenditures expected in coming years, please list at the end of the cash flow questionnaire in the section titled, "Future Large Expenditures."

SOURCES OF CASH

Salary	_____
Number of pay periods per year	_____
Royalties	_____
Bonus or Profit Sharing Distribution	_____
Deferred Compensation Payout	_____
Unemployment Compensation	_____
Net Schedule C Income	_____
Sub-Chapter S Corp. Profits/Distributions	_____
General Partnership Income	_____
Limited Partnership Income	_____
Stock Option Gain Proceeds	_____
Social Security Benefits/Railroad Retirement/Gov't Pension	_____
Pension/Profit Sharing or Other Retirement Plan Distributions	_____
Annuity Distributions	_____
I.R.A. Distributions	_____
Auto Allowance	_____
Moving Allowance, etc.	_____
Oil & Gas Working Interest	_____
Interest - Taxable	_____
Interest - Non-taxable	_____
Dividends	_____
Capital Gains	_____
Return of Investment Capital (principle from sale of stock, real estate, etc.)	_____
Home Sale Proceeds	_____
Home Improvement Loan Proceeds	_____
Home Equity Loan Proceeds	_____
Other Loan Proceeds	_____
Inheritance	_____
Note or Mortgage Receivable Return of Capital	_____
Automobile Sale Proceeds	_____
Insurance Policy Dividends	_____
Other _____	_____

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PRIMARY RESIDENCE

Housing Payments:

- Down Payment _____
- Mortgage Points _____
- Closing Costs (Other than points) _____
- First Mortgage Payment _____
- Second Mortgage _____
or Home Equity Line of Credit Payments _____
- Extra Mortgage Payments _____
- Rent _____
- Common Fee _____

Home Improvements:

- Remodeling & Fixtures (Circle which applies) _____
- Additions, Roofs, Landscaping (Circle which applies) _____
- Sidewalk or Driveway Repair, Pool (Circle which applies) _____
- Other _____

Home Maintenance:

- Cleaning Help _____
- Lawn Maintenance _____
- Lawn Service _____
- Painting/Wallpapering (Circle which applies) _____
- Pest Control _____
- Pool Service _____
- Repairs _____
- Other _____

Household Purchases:

- Appliances _____
- Carpeting _____
- Decorations _____
- Draperies _____
- Furniture _____
- Other _____

Utilities:

- Cable Television _____
- Electricity _____
- Heating Oil _____
- Home Security _____
- Natural Gas _____
- Sewage _____
- Telephone _____
- Cellular Telephone _____
- Waste Disposal _____
- Water _____
- Other _____

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USES OF CASH

Maintenance Expenditures: _____
Groceries/Household Products/Personal Care Items _____
Non-household meals: _____
 Breakfasts _____
 Lunches _____
 Dinners _____
Clothing _____
Dry Cleaning/Laundry _____
Publications _____
Beauty salons/haircuts _____
Children's Activities _____
Children's Allowances _____
Pre-tax Day Care account (provided by employer) _____
Babysitter _____
Child/Parent Support _____
Alimony Payment _____
Education/Tuition _____
Job Related Expenses _____
 Supplies/Special Clothes (Circle which applies) _____
 Professional Fees/Dues (Circle which applies) _____
 Conference Fees _____
Pre-tax Medical Care account (provided by employer) _____
Non-reimbursed Medical Care _____
 Dentist _____
 Physician _____
 Hospital Related Expenses _____
 Prescription Drugs _____
 Other Medical Care _____
Pet Expenses: _____
 Food _____
 Medical Care _____
 Grooming _____
 Other _____
Computer Related Expenses (hardware, software) _____

Auto Expenses (Non-business only): _____
Cash Purchase _____
Loan/Down Payment _____
Loan/Note Payments _____
 Auto #1 _____
 Auto #2 _____
Lease Payments: _____
 Auto #1 _____

Auto #2 _____
Operating/Maintenance Expenses:
Gasoline _____
Tires _____
Repairs _____
Licenses/Inspection _____
Auto Club Membership _____
Parking/Tolls _____
Other Transportation Expenses _____

Insurance Expenses:
Homeowners _____
Valuable Items _____
Auto _____
Boat _____
Personal Umbrella _____
Medical (Insurance only) _____
Medicare Premium _____
Long-Term Care _____
Disability _____
Life _____
Accident _____
Other _____

Consumer Loans:
Private Line of Credit _____
Credit Cards _____
Education _____
Life Insurance _____
Installment Loan _____
Promissory Note _____
Other _____

Investment Loans:
Margin Accounts _____
Promissory Note/Installment Loan _____
Stock Option Loan _____
Limited Partnership - Note Payable _____
Other _____

Professional Service Expenditures:
Attorney Fees _____
Tax Preparation Fees _____

Loan Application Fees (other than mortgage) _____
Financial Planning Fees _____
Asset Management Fees _____
IRA Custodial Fees _____
Safety Deposit Box _____
Other _____

Discretionary Expenditures:

Charitable Contributions _____
Other Contributions _____
Jewelry, Furs, etc. _____

Gifts:

Birthday _____
Weddings _____
Showers _____
Christmas/Hanukkah, etc. _____

Entertainment:

Fine Dining _____
Cinema/Theater _____

Home Entertainment:

Movie Rentals _____
Records/Tapes/Compact Discs _____
Parties _____

Recreation:

Sporting Events _____
Sporting Activities Expenses: _____
 Club Dues _____
 Equipment Purchases/Rentals _____
 Activity Expenses _____
Hobby Expenses _____
Vacations/Weekend Excursions _____
Time Sharing Expenses: _____
 Time Share Loan _____
 Payments _____
Gambling Expenses _____
Special Events (weddings/anniversaries/parties) _____
Other _____

Saving Related Expenses (Employee contributions only, unless self employed)

- Non-Qualified Deferred Compensation Plan _____
- I.R.A _____
- Money Purchase Profit Sharing Plan _____
- Money Purchase Pension Plan _____
- Target Benefit Pension Plan _____
- Simplified Employee Pension Plan (SEP-IRA) _____
- SARSEP Plan _____
- 401(a) Savings Plan _____
- 401(k) Profit Sharing Plan _____
- 403(b) Tax-Sheltered Annuity _____
- 457 Qualified Deferred Compensation Plan _____
- U.S. Savings Bonds - Payroll Deduction _____
- Periodic Scheduled Investing _____
- Other _____

Future Large Expenditures (For years after the current year)

_____	_____
_____	_____
_____	_____
_____	_____