

Monthly cash flow worksheet

U-VEST[™]
FINANCIAL

CLIENT NAME _____

MONTHLY INCOME

Salary, wages, tips \$ _____
Alimony, child support \$ _____
Social Security benefits \$ _____
Other income \$ _____

Total monthly income

\$ _____

TAXES

Federal income taxes \$ _____
State income taxes \$ _____
FICA (Social Security) \$ _____
Local income taxes \$ _____
Other taxes \$ _____

Total living costs

\$ _____

INSURANCE

Life insurance \$ _____
Disability insurance \$ _____
Homeowner/renter insurance \$ _____
Auto insurance \$ _____
Health insurance \$ _____
Identity insurance \$ _____
Long-term insurance \$ _____
Social Security benefits \$ _____
Pensions \$ _____
Other insurance \$ _____

Total insurance cost

\$ _____

SAVINGS/ INVESTMENTS

Emergency fund \$ _____
Savings account \$ _____
Education fund \$ _____
401(k) \$ _____
IRA(s) \$ _____

**Total savings/
investments**

\$ _____

COST OF LIVING

Mortgage payment or rent \$ _____
Household maintenance \$ _____
Utilities (gas, water, electric, phone/mobile) \$ _____
Child care \$ _____
Car payment \$ _____
Transportation or car (gas, oil, maintenance) \$ _____
Food \$ _____
Clothing/dry cleaning \$ _____
Furnishings \$ _____
Personal care \$ _____

Health care \$ _____
Education/tuition \$ _____
Debt/installment payments \$ _____
Entertainment/vacation \$ _____
Charity/community giving \$ _____
Other expenses \$ _____

Total living costs

\$ _____

Total income \$ _____

- Total expenses \$ _____

Balance \$ _____

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