

CASH FLOW AND DEBT MANAGEMENT INVENTORY SHEET

CLIENT NAME: _____

Monthly Income	Client 1	Client 2
Earned income (pre-tax income: before taxes are withheld or paid)	\$	\$
Investment income (e.g., dividends, capital gains, interest)	\$	\$
Other income (income not subject to FICA tax)	\$	\$
Total	\$	\$

TAXES

(household taxes paid each year)

Annual federal income tax	\$
Annual state/local income tax	\$
Annual Social Security tax/Medicare	\$
Property tax (real estate, vehicle)	\$
Total	\$

MONTHLY FINANCIAL COMMITMENTS AND LIVING EXPENSES

(Do not list your mortgage or other loan amounts)

	Monthly Amount
Rent	\$
Transportation (gas, taxis, maintenance)	\$
Homeowners/Renter insurance	\$
Health Insurance	\$
Auto Insurance	\$
Charitable contributions	\$
Home repairs/maintenance	\$
Utilities (gas, electric, phone, water, garbage)	\$
Groceries	\$
Clothing	\$
Medical	\$
Entertainment	\$
Child care	\$
Current tuition costs	\$
Other	\$
Total	\$

Total Annual Income	\$
Total Liabilities	\$
Surplus/Shortage	\$

DEBT INVENTORY

Description	Monthly Payment Amount	Current Balance	Interest Rate	Maturity Date	Tax Deductable
Primary Mortgage	\$	\$	\$	\$	\$
Secondary Mortgage	\$	\$	\$	\$	\$
Credit Cards					
_____	\$	\$	\$	\$	\$
_____	\$	\$	\$	\$	\$
_____	\$	\$	\$	\$	\$
Auto Loans					
_____	\$	\$	\$	\$	\$
_____	\$	\$	\$	\$	\$
Lines of Credit					
Secured	\$	\$	\$	\$	\$
Unsecured	\$	\$	\$	\$	\$
Business Loans	\$	\$	\$	\$	\$
Other					
_____	\$	\$	\$	\$	\$
_____	\$	\$	\$	\$	\$
_____	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$

How long do you expect to live in your primary residence? _____

Are you thinking of moving/purchasing a second/vacation/investment home? Yes No

Are you planning any remodeling or major repairs to your current home in the next year? Yes No

If you could reduce your monthly payments, what would you do with the savings?

Spend Save Spend/Save

Are you planning a major purchase in the next three years? Yes No

If yes, please explain: _____

Do you have a plan in place for unexpected expenses? Yes No

Do you own a business? Yes No

Do you have a need for business lending? Yes No

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