



# Current Year Cash Flow

Prepared for:

**Young, Todd and Sylvia**

Prepared by:

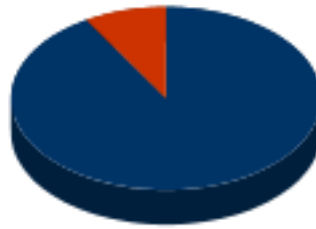
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This report is provided with the understanding that the preparer is not engaged in rendering legal, accounting, estate planning, or other professional services. The report is intended to present only an overview of financial planning advantages and alternatives and to serve as a reference for further discussion with qualified legal counsel, accountants and professional advisors.

### Monthly Income Breakdown



■ Salaries      ■ Income Streams      ■ Social Security

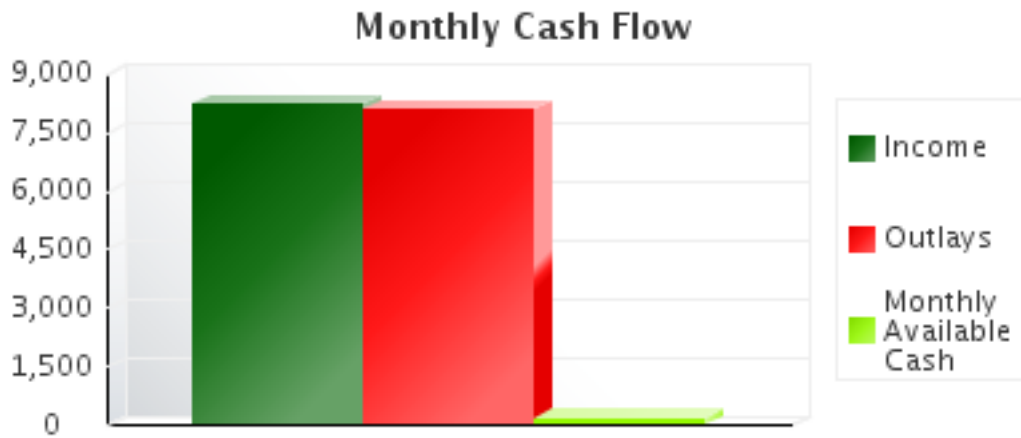
Income	
Salaries	\$7,080
Income Streams	\$1,155
Social Security	\$0
<b>Total Income</b>	<b>\$8,235</b>

### Monthly Outlay Breakdown



■ Living Expenses      ■ Loan Payments  
 ■ Savings              ■ Insurance Premiums  
 ■ College Savings

Outlays	
Living Expenses	\$4,000
Loan Payments	\$2,300
Retirement Savings	\$833
College Savings	\$450
Ins. Premiums	\$275
<b>Total Outlays</b>	<b>\$7,858</b>



Total Income	\$8,235
Total Outlays	\$7,858
<b>Cash Flow</b>	<b>\$377</b>

**Income Detail****Salaries & Income Stream Detail**

The following is a list of your salaries & income streams

Description	Monthly Amount
- Salaries -	
Salary	\$450
Salary for Todd	\$5,400
Salary for Sylvia	\$1,680
- Income Streams -	
Miscellaneous from Temp Job	\$372
Pension from IBM	\$333
- Social Security -	
<b>Total</b>	<b>\$8,230</b>

## Outlay Detail

### Living Expense Detail

The following is a list of your monthly expenses

Description	Monthly Amount
Other	\$500
Groceries	\$500
Home Furnishings	\$500
Utilities	\$500
Vacations & Entertainment	\$500
Dining	\$500
Charitable Contributions	\$500
Life Ins Premiums	\$500
<b>Total</b>	<b>\$4,000</b>

### Loan Payment Detail

The following is a list of your loan / mortgage payments

Loan Name	Type	Payment Amount	Frequency
Home Mortgage	Mortgage	\$1,300	Monthly
Motorcycle	Simple Interest	\$1,000	Monthly
<b>Totals</b>		<b>\$2,300</b>	

### Retirement Savings Detail

The following is a list of your current monthly retirement savings

Account Name	Monthly Amount
401(k)	\$250
401(k)	\$167
401(k)	\$417
<b>Totals</b>	<b>\$834</b>

### College Savings Detail

The following is a list of your current college savings

Name	Monthly Amount
Savings for Jack	\$250
Savings for Cindy	\$150
Savings for Jim	\$50
<b>Totals</b>	<b>\$450</b>

### Insurance Premium Detail

The following is a list of your current insurance policies

Insured	Carrier	Monthly Amount
Todd	American Insurance	\$233
Todd	Disability Policy	\$125
Todd	Long Term Care Policy	\$83
Sylvia	Disability Policy	\$66
<b>Totals</b>		<b>\$507</b>