

CASH FLOW WORKSHEET

Shown on the two pages of this document is a spreadsheet approach for use in analysis of annual cash flow also known as 'net change in accumulated investment capital.'

INFLOWS

2006 2007 2008

Wages, salaries, pensions, etc. ¹			
Bonuses, other earned income			
Fully taxable dividend and interest income			
Tax-free dividend and interest income ²			
Social Security benefits			
Other regularly distributed income ²			
Withdrawals from retirement accounts			
Extraordinary income			

TOTAL INFLOWS

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¹ Gross income before deductions for taxes, retirement plan contributions, etc.

² Income generated within retirement accounts is tax-deferred and should not be identified as income until withdrawn from the retirement account and subjected to taxation.



CASH FLOW WORKSHEET, *Continued*

OUTFLOWS	2006	2007	2008
Fixed Outflows:			
Home mortgage/lease payments			
Other fixed residence fees:			
Auto note payments			
Taxes: Federal			
State			
Local			
FICA			
Insurance premiums: Life			
Health			
Disability			
Vehicle			
Property taxes			
Other fixed fees:			
Total Fixed Outflows			
Variable Outflows			
Auto expense			
Food, household products, sundries			
Utilities/household expenses			
Maintenance of real estate			
Dependent expense			
Clothing/personal care			
Medical/dental care			
Professional fees			
Entertainment & hobbies			
Vacations			
Charities			
Gifts			
Contributions to retirement savings accounts			
Total Variable Outflows			
TOTAL OUTFLOWS			
NET ADDITION TO (WITHDRAWAL FROM) ACCUMULATED INVESTMENT CAPITAL:			