

PERSONAL CASH FLOW STATEMENT

NAMES: _____

Provide the following information regarding sources and uses of personal cash during the most recent calendar year and your projections for the current year and the next year. Explain any cash flow deficit.

TYPE: Individual Joint **BASIS:** Monthly Annual

<u>SOURCES OF CASH</u>	Last Year	Current Year	Next Year
Salaries / Wages (net deductions)	_____	_____	_____
Commissions / Bonuses (net deductions)	_____	_____	_____
Rental Income	_____	_____	_____
Dividend Income	_____	_____	_____
Interest Income	_____	_____	_____
Distributions from Estates & Trusts	_____	_____	_____
Cash Received from Individual Business(es), Partnership(s), or Joint Ventures	_____	_____	_____
Other: _____	_____	_____	_____
Other: _____	_____	_____	_____
TOTAL INCOME / CASH	_____	_____	_____

<u>USES OF CASH</u>	Last Year	Current Year	Next Year
Bank Loans (Principal & Interest)	_____	_____	_____
Other Loans (Principal & Interest)	_____	_____	_____
Personal Housing Expense (Mortgage or Rent)	_____	_____	_____
Mortgage Loans (P&I) (Not including personal residence)	_____	_____	_____
Insurance	_____	_____	_____
Income Taxes not covered by withholding	_____	_____	_____
Utilities- Electric, Gas, Water, Telephone	_____	_____	_____
Personal Expenses (Food, Clothing, Entertainment, etc.)	_____	_____	_____
Credit Cards and other revolving debt	_____	_____	_____
Other: _____	_____	_____	_____
Other: _____	_____	_____	_____
TOTAL CASH OUTLAYS	_____	_____	_____
CASH FLOW SURPLUS (Deficit)	_____	_____	_____

The undersigned certifies that the information provided herein is true and correct.

Signature: _____

Date: _____

Spouse Signature: _____

Date: _____