

Cash-FLOW Analysis™

“Cheat Sheet”

To be sure you complete your Cash-FLOW Analysis™ accurately, you’ll need the following information.

Paycheck stubs: These will help you determine the difference between your “gross” pay and your “net” pay (after taxes). If you have additional sources of income in addition to your job, be sure to have information on that as well. If you’re married or have a significant other living with you, you may find having their information available helpful as well.

Your most current utility bills: While you have the option of providing “ball park” figures, keep in mind that the accuracy of your Cash-FLOW Analysis™ is completely dependant upon the accuracy of the information you enter. We recommend taking the last three months of utility bills (e.g. heat; phone – cell and landlines; sewer; water; etc). Remember that some of these utilities are billed on a quarterly basis. You’ll want to take those figures and adjust them for a monthly figure. For example, if a \$75 water bill you paid quarterly (every three months), then monthly that would be a \$25 expense.

Mortgage book or statement: This will help you determine the amount you’re paying as well as the outstanding balance.

Most recent credit card statements: If you have credit cards, then each month you receive a statement. You’ll need your most recently received statement for your Cash-FLOW Analysis™.

Your checkbook or most recent bank statements: There are expenses that you don’t receive bills for, such as purchasing groceries or trips to the salon. Most of the time that information can be found either in your checkbook or on your bank statement (if you use a debit card).

Insurance bills: This would be for things like homeowners or car insurance. As these expenses can be paid either monthly, quarterly, bi-annually, or annually, be sure to adjust the amounts to their monthly equivalent.

Any other automatic withdraws or deposits: Are you subscribing to services that automatically draft or withdraw their fees directly from your bank account? What about direct deposits like child support or additional income from a second job? Be sure to have that information handy.

Monthly legal obligations, if any: Are you paying child support, alimony, or any other legal obligation such as a judgment or tax lien; you’ll need to have this information handy. If you have a judgment, you’ll need to enter that information (payment, remaining balance, interest rate if applicable) in the secured debt portion of your Cash-FLOW Analysis™.