

SUMMARY OF HOUSEHOLD CASH FLOWS

Occupancy costs (separate by property)

municipal address	_____	_____	_____
description of property	_____	_____	_____
1 Rent or condominium fees	_____	_____	_____
2 Property taxes	_____	_____	_____
3 Property insurance	_____	_____	_____
4 Repairs & maintenance	_____	_____	_____
5 Heat, power, water & equipment	_____	_____	_____
6 Phone, cable, satellite & internet	_____	_____	_____
7 Furniture, renovations & improvements	_____	_____	_____
Gross rent collected	_____	_____	_____
portion of property rented	_____	_____	_____
when was property purchased?	_____	_____	_____
legal name(s) on title	_____	_____	_____
original purchase cost	_____	_____	_____
estimated fair market value	_____	_____	_____
capital expenditures required	_____	_____	_____
household & personal affects	_____	_____	_____
current balance owing	_____	_____	_____
periodic payment	_____	_____	_____

** list details of related debts on separate page provided for this purpose

Transportation (separate by vehicle)

year, make & model	_____	_____	_____
1 Gas, oil & wash	_____	_____	_____
2 Repairs & maintenance	_____	_____	_____
3 Vehicle insurance	_____	_____	_____
4 Licence & registration	_____	_____	_____
5 Autoclub, extended warranty	_____	_____	_____
6 Parking, tolls, public transit	_____	_____	_____
7 Storage, marina, etc	_____	_____	_____
when was vehicle purchased?	_____	_____	_____
original purchase cost	_____	_____	_____
estimated fair market value	_____	_____	_____
Capital expenditures required	_____	_____	_____
current loan balance owing	_____	_____	_____
periodic payment (loan or lease)	_____	_____	_____

** list details of related debts on separate page provided for this purpose

Current

Basic Living

1 Grocery & household supplies			
2 Clothing, personal care, etc			
3 Cell phone, messaging, etc			
4 Medical & dental expenses			
5 Life & disability premiums	<i>provide policy details</i>		
6 Legal, accounting & fin'l services			
7 Childcare, child/spousal support			

Discretionary

1 Meals & entertainment			
2 Alcohol, tobacco, gambling			
3 Memberships & subscriptions			
4 Children's activities/allowances			
5 Gifts (personal)			
6 Charitable donations			
7 Pet care (food, vet, etc)			

Travel & Vacation

1 Travel, accomodation, etc			
2 Related meals & spending			
3 Crafts, hobbies & activities			
4 Athletic fees, facilities, equip, etc			
5 Other: _____			
6 NB. enter recreational vehicle expenses under Transportation			
7 NB. enter recreational property expenses under Occupancy			

Investment Activity

complete summary of investment accounts (even if detailed statements for portfolio analysis are provided)

Debt Service Costs

complete separate page listing details of all debt/lease obligations

OR

provide original loan documents and statements showing balance, term, interest, payment, etc.

Insurance Premiums

complete separate pages listing all personal insurance (life & disability) policies

OR

provide original policy documents and statements confirming coverage, premiums, cash values, etc.

** for different situations, consider how you would change your lifestyle, habits, etc; use current dollars only