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

	Last Year	Current Year	Next Year
SOURCES OF CASH			
Salaries/Wages (net of deductions)			
Commissions / Bonuses (net of 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			
USES OF CASH			
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: _____