



A registered investment advisor

Capital Portfolio
Advisors, Inc.

Financial Success - Step by Step

CASH FLOW WORKSHEET

- If you need to improve your savings rate, here is where you start.
- This analysis should be from this point forward, not historical. Realistic estimations or fine.
- Note any item that is likely to change significantly.
- Do not include the same expenses under different items.
- For irregular expenses, like clothing, it may be easier to estimate what you are likely to spend over a full year.

A. Fixed Expenses:

House Payment _____
 Home Equity Loan _____
 Rent Payment _____
 Car Payment/Lease _____
 Car Payment/Lease _____
 Credit Card Payments _____
 Bank Loan Payments _____
 Student Loan Payment _____
 Child Support _____
 Alimony _____
 Magazines/Papers _____
 Dues, Licenses, Fees _____
 Life Insurance _____
 Health Insurance _____
 Disability Insurance _____
 Long-Term Care Ins. _____
 Homeowner's Ins. _____
 Renter's Ins. _____
 Auto Insurance _____
 Other _____
 Other _____
Total Fixed Expenses _____

B. Variable/Fixed Expenses:

Grocery/Drug Store _____
 Lunches _____
 Gas/Electric _____
 Telephone _____
 Water/Sewer _____
 Trash Collection _____
 Laundry _____
 Haircuts/Beauty Care _____
 Medical Expenses _____
 Oil/Gas _____
 Auto Repairs _____
 Tolls Parking _____
 Child Care _____
 Lawn Service _____
 House Help _____
 Basic Clothing _____
 Home Repairs _____
 Traffic Tickets _____
 Other _____
 Other _____
 Other _____
Total Variable Exp. _____

C. Discretionary Expenses:

Entertainment _____
 Vacations _____
 Gifts _____
 Contributions _____
 Fun Shopping _____
 Education _____
 Other _____
 Other _____
 Other _____
Total Discretionary Exp. _____

D. Overall:

Total Fixed Exp. _____
Total Variable _____
Total Discretionary _____
Total Expenses _____

Savings Rate Summary

Net Income _____
 - Total Expenses _____
 = Potential Savings _____