



139 S Union ~ Mora, MN 55051  
 Phone (320)679-5183 ~ (763)689-6693  
 Toll-free (877)812-0259 ~ Fax (320)679-5182  
[www.sjobergholmstrom.com](http://www.sjobergholmstrom.com)  
[www.yoursafemoneyshow.com](http://www.yoursafemoneyshow.com)  
[www.facebook.com/yoursafemoney](http://www.facebook.com/yoursafemoney)  
[todd@sjobergholmstrom.com](mailto:todd@sjobergholmstrom.com)

***Cash Flow Analysis***

Current monthly cash flow. Determine if current expense is likely to increase, decrease or remain the same after retirement. (Not indexed for inflation)

Monthly income Source	<u>Income</u> Amount	Increase/decrease/no change
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Income	\$ _____	

<u>Expenses</u>		
Mortgage/Taxes	_____	_____
Utilities	_____	_____
Maintenance/ Insurance	_____	_____
Phone/internet/cable	_____	_____
Groceries	_____	_____
Eating out	_____	_____
Clothing	_____	_____
Salon/ yard work	_____	_____
Entertainment/Travel	_____	_____
Auto loan	_____	_____
Auto Insurance	_____	_____
Fuel	_____	_____
Repairs	_____	_____
Misc	_____	_____
Health/Dental insurance	_____	_____
Life insurance/Disability Insurance	_____	_____
Prescriptions	_____	_____
Vet Care	_____	_____
MTL	_____	_____
Credit Cards	_____	_____
Misc	_____	_____
Charity/gifts	_____	_____
Total Monthly Expenses	\$ _____	

*All information is confidential and will not be shared with anyone.*