

Financial Planning Process

CASH FLOW & EMERGENCY RESERVE

Date	
1. CASH FLOW	
Normal monthly cash flow need	\$
2. ESSENTIAL EXPENSES	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
3. DISCRETIONARY EXPENSES	
	\$
	\$
	\$
	\$
___ months of \$___ /month cash is needed for peace of mind	
RECOMMENDED NEXT STEPS	