

# **Financial Planning Worksheet**

for

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**Confidential**

For a **Free Consultation**, contact:

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# CASH FLOW ANALYSIS

## ANNUAL INCOME

Your Salary	-
Spouse Salary	-
Bonuses	-
Commissions	-
Dividends	-
Interest	-
Alimony	-
Child Support	-
Rents	-
Royalties	-
Fees	-
Sale of Assets	-
Business	-
Other	-
<b>TOTAL INCOME</b>	<input type="text" value="-"/>
- TOTAL EXPENSES	-
<b>NET INCOME</b>	<input type="text" value="-"/>

## ANNUAL EXPENSES

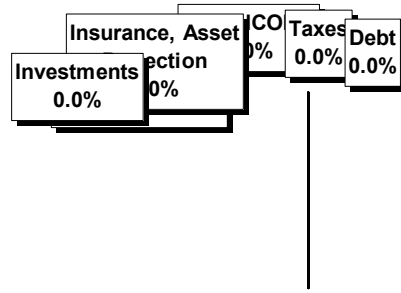
Per Mo    Per Yr

Federal Income Tax (from Form W-2)	-	-
State Income Tax (from Form W-2)	-	-
Real Estate Tax (Residence)	-	-
Personal Property Tax (Vehicles)	-	-
Social Security + Medicare	-	-
Self-employment tax	-	-
<b>Taxes</b>		<input type="text" value="-"/>
Mortgage Interest, Home (\$ 0/mo @ %)*	-	-
Mortgage Interest, Rentals (\$ /mo @ %)*	-	-
Car, vehicle loans (\$ 0/mo @ %)	-	-
Credit card payments (\$ 0/mo @ %)	-	-
Other loan payments (\$ 0/mo @ %)	-	-
Student loans (\$ 0/mo @ %)	-	-
<b>Debt</b>		<input type="text" value="-"/>
Rent	-	-
Groceries	-	-
Dining, lunch out, fast food	-	-
Household supplies, maintenance, repairs	-	-
Utilities (gas, electric, water, sewer)	-	-
Phone, cell phone	-	-
Internet service	-	-
Cable/satellite TV, videos, satellite radio	-	-
Auto fuel, auto maintenance, repairs	-	-
Medical, dental, vision (out of pocket)	-	-
Clothing, dry cleaning	-	-
Child care, elder care	-	-
Pet care	-	-
Personal spending, merchandise	-	-
Education, training	-	-
Subscriptions, dues, memberships	-	-
Entertainment, recreation, sports, hobbies	-	-
Travel, vacations	-	-
Other spending, gifts, donations, charity	-	-
<b>Living Expenses</b>		<input type="text" value="-"/>
Home insurance (deductible \$ )	-	-
Renter's insurance (deductible \$ )	-	-
Car insurance (deductible \$ )	-	-
Umbrella liability insurance (amount \$ M)	-	-
Health insurance (deductible \$ )	-	-
Dental/vision insurance (deductible \$ )	-	-
Critical illness insurance	-	-
Life insurance (face amount \$ )	-	-
Disability insurance	-	-
Long term care insurance	-	-
Legal, tax, financial advisors, Pre-Paid Legal	-	-
<b>Insurance, Asset Protection</b>		<input type="text" value="-"/>
Mortgage Principal (\$ /mo)	-	-
Savings, CDs	-	-
IRA, 401k, TSP	-	-
Annuities	-	-
Other investments	-	-
<b>Investments</b>		<input type="text" value="-"/>
<b>TOTAL EXPENSES</b>	<input type="text" value="-"/>	<input type="text" value="-"/>

Taxes	-
Debt	-
Living Expenses	-
Insurance, Asset Protection	-
Investments	-
<b>NET INCOME</b>	-
<b>TOTAL</b>	-

\* Mortgage began date, %, length yrs  
Mortgage end date =

## EXPENSES



## BALANCE SHEET

### ASSETS (What you own)

#### CASH:

Cash on hand	-
Checking #1	-
Checking, other	-
Savings: @ %	-
CD's	-
Money Market Funds	-
Money owed to you	-
Life Insurance Cash Value	-
<b>CASH</b>	<b>-</b>

#### INVESTMENTS:

Stocks	-
Bonds	-
Trust deeds	-
Mutual Funds	-
Limited Partnerships	-
Other Investments	-
<b>INVESTMENTS</b>	<b>-</b>

#### PERSONAL PROPERTY:

Automobiles, other vehicles	-
Household Furnishings	-
Art	-
Antiques, Other Collectibles	-
Clothing, Furs	-
Jewelry	-
Other personal property	-
<b>PERSONAL PROPERTY</b>	<b>-</b>

#### REAL ESTATE:

Personal Residence (Estimated)	-
Other Properties	-
Land	-
<b>REAL ESTATE</b>	<b>-</b>

#### RETIREMENT ACCOUNTS:

Pension Plan	-
IRA	-
Roth IRA	-
SEP IRA	-
SIMPLE IRA	-
Keogh	-
Annuities	-
<b>RETIREMENT ACCOUNTS</b>	<b>-</b>

#### BUSINESS EQUITY:

<b>BUSINESS EQUITY</b>	<b>-</b>
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<b>TOTAL ASSETS:</b>	<b>-</b>
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### LIABILITIES (What you owe)

#### BILLS (if past due) or BALANCES OWED:

Rent/House Payment	-
Charge Account Balances	-
Credit Card Balances	-
Insurance Premiums	-
Alimony	-
Child Support	-
Other Bills Due	-
<b>BILLS</b>	<b>-</b>

#### TAXES (if past due):

Federal	-
State	-
Local	-
Taxes on investments	-
Other	-
<b>TAXES</b>	<b>-</b>

#### MORTGAGES and LOANS (Balances):

Personal Residence (Mortgage ends in )	-
Other Properties	-
Auto	-
Education	-
Home Equity	-
Life Insurance	-
Other Debts	-
<b>LOANS</b>	<b>-</b>

**TOTAL LIABILITIES:** -

#### NET WORTH:

TOTAL ASSETS	-
MINUS TOTAL LIABILITIES	-
<b>NET WORTH:</b>	<b>-</b>

Plus Life Insurance Coverage (\$ K) -

<b>TOTAL ESTATE VALUE</b>	<b>-</b>
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**LIFE INSURANCE ANALYSIS**

Husband    Wife

Annual Income/value to replace	-	-
Number of years to provide	-	-
Total Income/Value to Replace	-	-
Personal Residence (Mortgage ends in    )	-	-
Auto	-	-
Education	-	-
Home Equity	-	-
Life Insurance	-	-
Other Debts	-	-
Loans to payoff	-	-
Expected College Expenses to fund	-	-
Funeral costs	-	-
Final Legal & Estate Expenses	-	-
Total Life Insurance Needs:	-	-
Minus Existing Life Insurance Coverage	-	-
Additional Covered Needed	-	-

**DISABILITY INSURANCE ANALYSIS**

Husband    Wife

**Short Term Disability Coverage**

Provided by:	-	-
Monthly income to replace	-	-
% coverage	100%	100%
Taxable?	33%	33%
Net monthly income	-	-
Number of months provided	0	0
Total Monthly Coverage	-	-
Additional Monthly Coverage Needed	-	-

**Long Term Disability Coverage**

Provided by:	None	None
Monthly income to replace	-	-
% coverage	60%	60%
Taxable?	33%	33%
Net monthly income	-	-
Number of years provided	to age 65	to age 65
Total Monthly Coverage	-	-
Additional Monthly Coverage Needed	-	-

<b>ESTATE PLANNING ANALYSIS</b>	Husband	Wife	Combined
NET WORTH:			
JOINT ASSETS	-	-	-
PLUS INDIVIDUAL ASSETS	-	-	-
MINUS JOINT LIABILITIES	-	-	-
NET WORTH:	-	-	-
Plus Life Insurance Coverage	-	-	-
<b>TOTAL ESTATE VALUE</b>	-	-	-

<b>LONG TERM CARE ANALYSIS</b>	Husband	Wife
Long Term Care Coverage Provided by:	None	None
Estimated Daily LTC Cost	100	100
% coverage	0%	0%
Taxable?	0%	0%
Estimated Annual LTC Cost	36,500	36,500
Estimated Number of years needed	3	3
Total LTC Coverage needed	109,500	109,500
Minus assets available from estate	-	-
Additional LTC Coverage Needed	109,500	109,500