

New Year's Resolution: Think Cash Flow

Michael Ward, CFP			Cash Flow Management		
Sources of Income					
Income	Amount	Freq	Income	Amount	Freq
Salary			Royalty Income		
Bonuses/Commissions			Child Support		
Net Self Employment			OAS/GIS		
Net Rental Income			CPP/QPP		
Alimony			Company Pension		
Dividend Income			RRIF Income		
Capital Gain Income			LRIF/LIF/PRIF Income		
Interest Income			Trust Income		
Total	\$	-	Total	\$	-
Expenses					
Housing Costs	Amount	Freq	Daily Living Expenses	Amount	Freq
Rent			Groceries		
Hydro			Baby Sitting		
Water/Sewer			Child Care		
Natural Gas			Dry Cleaning		
Home Insurance			Dining Out		
Home Telephone			House Cleaning		
Cellular Telephone			Pet Expenses		
Property Taxes	\$		Total	\$	-
Misc. Services			Transportation	Amount	Freq
Home Repairs/Improv			Fuel		
Condo Fees			Car Insurance		
Home Security			Repairs/Oil Changes		
Garden Supplies			Registration/License		
Total	\$		Automobile Leases		
			Car Washes/Detailing		
Vacation Expenses	Amount	Freq	Parking		
Air-fare			Public Transit		
Accommodations			Total	\$	-
Food			Entertainment Exp	Amount	Freq
House/Pet Sitter			Cable/Satellite/Internet		
Travel Insurance			Alcohol/Tobacco		
Souvenirs			Movie Rentals	\$	
Pet Boarding			Movies/Concerts/Shows		
Rental Car			Lottery		
Total	\$	-	Total	\$	-

Total Income	\$	-
Total Expenses	\$	
Gain / (Loss)		

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Expenses (con't)					
Personal Related Expenses	Amount	Freq	Dues/ Subscription Expenses	Amount	Freq
Clothing			Magazines		
Gifts			Newspapers		
Salon/Barber			Internet Connection		
Books/Music			Charity		
Misc. Spending			Total	\$	-
Dependant / Home Care			Health Related Expenses	Amount	Freq
Total	\$	-	Health Club Dues		
New Years Resolutions	Amount	Freq	Medical Insurance		
Membership/User Fees			Prescriptions		
Sports Equipment			Dental Expenses		
Team Dues			Over-the-Counter Drugs		
Toys/Child Gear			Co-Pays/Out of Pocket		
Total	\$	-	Vitamins / Health Supplements		
Committed Monthly Savings			Veterinarian		
Non-Registered			Life Insurance		
RRSP			Total	\$	-
RESP			Debt Payments	Amount	Freq
Total	\$	-	Loan		
Other Expenses	Amount	Freq	Credit Lines		
CPP Premiums			Mortgage Payments		
Other Payroll Deductions			Credit Cards		
Charitable Donations			Other		
Miscellaneous					
Total	\$	-	Total	\$	-

Total Income	\$	-
Total Expenses	\$	
Gain / (Loss)	\$	

*Notes:

"Cheers to a new year and another chance for us to get it right!" ~ Oprah Winfrey

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