Morgan Stanley

Financial Budgeting Worksheet

This worksheet is designed to help you finalize information to assist you in the budgeting and financial forecasting process.

Cash Flow Statement

Name: _____ Estimate for the Year: _____

CASH INFLOWS			
	Input Monthly	**Multiply x12**	**Annual Totals**
Your gross salary/bonus		x 12	$
Your spouse's gross salary/bonus		x 12	$
Interest income (savings, CDs, fixed income)		x 12	$
Rental income		x 12	$
Annuity payments		x 12	$
Distributions from trust(s)		x 12	$
Social Security payments		x 12	$
Pension payments		x 12	$
Required minimum distributions from IRAs		x 12	$
Commissions		x 12	$
Royalties		x 12	$
Deferred compensation		x 12	$
Dividends, interest		x 12	$
Other		x 12	$
Other		x 12	$
Other		x 12	$
		Total Inflows	**$**

CASH OUTFLOWS			
Basic Expenses	**Input Monthly**	**Multiply x12**	**Annual Totals**
Food		x 12	$
Housing costs (mortgage [PITI], rent payments, maintenance fees, condominium fees)		x 12	$
House supplies			
Utilities (heat, electricity, phone, water, sewer, cable)		x 12	$
Taxes (state/federal income, real estate, FICA, medicare)		x 12	$
Medical and dental care costs		x 12	$
Insurance (health, LTC, life, disability, property, dental, Medigap)		x 12	$
Transportation (car payments, gas, maintenance, insurance)		x 12	$
Clothing-related (laundry, dry cleaning, clothing)		x 12	$
Other		x 12	$
Other		x 12	$
Other		x 12	$
Discretionary Expenses	**Input Monthly**	**Multiply x12**	**Annual Totals**
Entertainment (sporting events, shows, electronics)		x 12	$
Recreation		x 12	$
Travel		x 12	$
Hobbies		x 12	$
Gifts		x 12	$
Charitable contributions		x 12	$
Home improvements, home-related extras		x 12	$
IRA contributions		x 12	$
Savings and investments		x 12	$
Other		x 12	$
Other		x 12	$
Other		x 12	$
		Total Outflows	**$**
		Net Cash Flow	**$**

Net Worth Statement

Name: _____ Date: _____

CHILDREN'S EXPENSES	TOTALS
Children's day care expense	$
Children's education	$
Children's allowance	$
Children's clothing, personal care	$
Other	$
Other	$
Other	$
Total Children's Expenses	**$**
DISCRETIONARY EXPENSES	**TOTALS**
Vacations	$
Education (self)	$
Other	$
Other	$
Other	$
Total Discretionary Expenses	**$**
MAJOR EXPENSES AFTER DISCRETIONARY EXPENSES, OTHER	**TOTALS**
Other	$
Other	$
Other	$
Total Major Expenses After Discretionary Expenses, Other	**$**
ASSETS	**TOTALS**
Banks, credit unions, other liquid	$
Investments – mutual funds	$
Investments – other	$
Retirement and other tax-deferred assets	$
Other qualified benefits plans	$
Non-qualified benefits plans	$
Real estate	$
Personal assets – market value	$
Miscellaneous other assets	$
Total Assets	**$**
LIABILITIES	**TOTALS**
Current unpaid bills	$
Credit card balances	$
Consumer loans	$
Home mortgage	$
Other mortgage	$
Home equity line of credit	$
Student loans	$
Loans againt life insurance or 401(k)	$
Other	$
Total Liabilities	**$**
Net Worth (Total Assets Minus Total Liabilities)	**$**
OFF-BALANCE SHEET ASSETS, TRUST AND INSURANCE PRODUCTS	**TOTALS**
529 College savings plan	$
Trust(s) that will benefit spouse(s)	$
Death benefit of life insurance	$
Other	$
Total Off-Balance Sheet Assets and Proceeds	**$**
Total Value of Today's Net Worth and Insurance Proceeds Upon Death	**$**

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