

Kids' Cashflow

Income	Monthly	Annual
Job Income		
2nd Income		
Other		
Total Income		
Income	Monthly	Annual
Student Loan Payments		
Housing		
Utilities		
Health Insurance		
Car Insurance		
Food & Dining Out		
Other		
Taxes		
Total Expenses		

Total Income + _____

Total Expenses - _____

Surplus or Shortfall = _____

(Continued on next page)

Instructions:

1. Have your son or daughter gather the financial information and complete the worksheet. Add or delete any categories that make it most useful for you.
2. Remember to include expenses that occur less than regularly.
3. Organize and clean out all the supporting documents you are reviewing to complete the Cashflow Worksheet. It will prove helpful for you, too, as a primer for completing your own Cashflow Worksheet.
4. Total all income, deduct total expenses and the result is your annual surplus or shortfall. Divide by 12 to get your monthly number. If there is a shortfall, determine how you and your adult child will manage this number. For example, will you provide temporary assistance of \$X dollars per month for a specified number of months? What will be the repayment plan, and at what level of interest?

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