

CASH FLOW

MAKE (+)

EXAMPLES: Salary/Bonus Income, Pension, Gifts, Social Security, etc.

SPEND (-)

EXAMPLES: Food, mortgage/rent, gas, utilities, vacation/travel, entertainment, etc.

EXAMPLES: Real Estate (home), Investments, Personal Property

EXAMPLES: Mortgage, Student Loans, Credit Cards, Auto Loans, etc.

OWN (+)

OWE (-)

NET WORTH