
■ Am I okay?

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Two Steps to a Short-Term Cash Flow Plan

Objective: To answer the critical question, “Where will the money come from for the next 3-12 months to cover immediate, one-time, and ongoing expenses?”

You will eventually need to create a detailed Cash Flow Plan that includes all of your income and expenses. For now, you just need to know that you are okay.

Step One:

Make a list of all possible sources of income, including the estimated amount, when it begins, how long it will last, and if it is taxable income.

| SOURCES OF INCOME | AMOUNT | WHEN | HOW LONG | TAXABLE Y/N |
|-----------------------|--------|------|----------|-------------|
| Business | | | | |
| Earned Income | | | | |
| Social Security | | | | |
| Investments | | | | |
| Royalties/commissions | | | | |
| Employee benefits | | | | |
| Family | | | | |
| Other | | | | |
| Other | | | | |
| Other | | | | |
| Total | | | | |

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Step Two:

Make a list of all sources of available cash that you can access without penalties or risk. Include the amount and how to access it, and be sure to take into account any penalties, fees, or taxes.

| SOURCES | AMOUNT | HOW TO ACCESS | TAXABLE Y/N |
|-----------------------|--------|---------------|-------------|
| Saving/Checking Accts | | | |
| Retirement Accts | | | |
| Insurance Policies | | | |
| Investment Accts | | | |
| Annuities | | | |
| Family | | | |
| Home Equity | | | |
| Other | | | |
| Other | | | |
| Other | | | |
| Total | | | |

Make an Action Plan with your Financial Transitionist® to get the desired income flowing and gain access to the money you will need.