FLOWS OF INCOME AND EXPENSES

SEPHTON FINANCIAL

WIDOW & WISDOM™

Sephton Financial, LLC

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HOW TO USE

1. Download or copy this grid.
2. Get a pen or pencil and start filling in the information you know off the top of your head.
3. Put the grid down.
4. Pick the grid back up next time you have quiet, uninterrupted space and access to your computer or filing cabinet where you can pull your paper statements or access online baking and credit card statements to gather information from.
5. Compare your prior answers from step 2 and write in verified amounts. Grab a highlighter and highlight all the verified amounts. The unhighlighted squared will remind you of what you information you need to confirm.
6. Identify the blanks, and put the grid down.
7. Call your financial professional or accountant and let them know you need some help with the blanks
8. Fill in the blanks with new information or bring with you to your next visit with your advisor so they can help you with the rest. Please not that Pension, Life Insurance, and Social Security numbers many not be available at this time.

INCOME	MONTHLY	ANNUAL
Employment		
Investment Income		
Pension		
Social Security		
Business Income		
Rental Income		
Other:		
TOTAL		

EXPENSES	MONTHLY	ANNUAL
Mortgage/rent		
Property Property insurance		
Utilities:		
Phone		
Cell phone		
Internet		
Gas		
Electric		
Cable		
Property Property taxes		
Food:		
Groceries		
Dining Out		
Transportation:		
Car payment		
Gas		
Repairs/maintenance		

EXPENSES	MONTHLY	ANNUAL
Insurance		
Child care:		
Daycare		
Babysitters		
Education Expense		
Sports fees		
Credit card		
Loans		
Clothing		
Gym Membership		
Insurance Premiums:		
Health		
Dental		
Eye		
Life		
Disability		
Short-term		

EXPENSES	MONTHLY	ANNUAL
Long-term		
Umbrella		
Entertainment:		
Streaming		
Subscriptions		
Concerts		
Travel		
Pets:		
Food		
Grooming		
Vet Care		
Charitable Giving		
Other:		
TOTAL		

YEARLY SUMMARY	MONTHLY	ANNUAL
Total Income		
Necessary Expense		
Discretionary Expenses		
Overage/Underage		

NOTES:

IMPORTANT DISCLOSURES:

Registered Representative offering securities through Cetera Financial Specialists LLC, member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Cetera is under separate ownership from any other named entity. Sephton Financial, LLC and Cetera are not affiliated.

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

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