



# The CashMap Client Worksheet





## HOW TO USE THE CLIENT WORKSHEET

To help you plot your course in creating your personalized scenario, I've created the CashMap Worksheet to enable you to fill out the fields you will enter in CashMap Pro. The worksheet is designed to create the savings you can expect to enjoy over the next five, ten and fifteen years.

You will begin by entering your budget numbers in Cash Flow. Once you've entered your data, go to either the Savings section of Cash Flow or to My Maps and name and save your budget. Go ahead and make changes and then save your new set of numbers with another name.

When you create each of your CashMaps, in CashMap, name and save the scenario you created. You'll find each of them listed in CashMap.

For any saved CashMap, touch the file name in My Maps and you'll have your CashMap. To make changes to a given CashMap, remember to first load the Cash Flow (Your Budget) you used when you created your particular CashMap.

You're now ready to start saving!

## ADDITIONAL RESOURCES

More video resources are available on our YouTube channel at <http://www.youtube.com/c/cashmapapp>

If you have questions, or if this product has helped you regain your financial freedom, we'd love to hear from you! Please get in touch at [info@cashmapapp.com](mailto:info@cashmapapp.com)

Thanks again for purchasing this product. We hope you find the material helpful! Best wishes to you as you learn to keep your lazy dollars working for you 24/7.



NAME: \_\_\_\_\_

EMAIL: \_\_\_\_\_

**INCOME**

Gross Income \$ \_\_\_\_\_

**Monthly Deposits**

Monthly Deposits \$ \_\_\_\_\_  
 Primary Net Salary \$ \_\_\_\_\_  
 Secondary Net Salary \$ \_\_\_\_\_  
 Rental Income \$ \_\_\_\_\_  
 Investment Income \$ \_\_\_\_\_  
 Retirement Income \$ \_\_\_\_\_  
 Child Support / Alimony \$ \_\_\_\_\_  
 Other Income \$ \_\_\_\_\_

**Weekly Deposits**

Primary Net Salary \$ \_\_\_\_\_  
 Secondary Net Salary \$ \_\_\_\_\_  
 Other Weekly Income \$ \_\_\_\_\_

**Deposits 2x / Month and Bi-Weekly\***

Primary Net Salary \$ \_\_\_\_\_  
 Secondary Net Salary \$ \_\_\_\_\_

**SAVINGS**

Primary Deposits \$ \_\_\_\_\_  
 Primary Account Balance \$ \_\_\_\_\_  
 Secondary Deposits \$ \_\_\_\_\_  
 Secondary Acct. Balance \$ \_\_\_\_\_

**DEBT**

**Payments**

Primary Mortgage \$ \_\_\_\_\_  
 Secondary Mortgage \$ \_\_\_\_\_

**Line of Credit (LOC)**

Home Equity LOC \$ \_\_\_\_\_  
 Home Equity LOC \$ \_\_\_\_\_  
 Personal LOC \$ \_\_\_\_\_  
 Other LOC \$ \_\_\_\_\_

**Other Loans**

Auto \$ \_\_\_\_\_  
 Student \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**Credit Cards**

Visa \$ \_\_\_\_\_  
 Mastercard \$ \_\_\_\_\_  
 American Express \$ \_\_\_\_\_  
 Gas \$ \_\_\_\_\_  
 Retailer \$ \_\_\_\_\_  
 Other Credit Card \$ \_\_\_\_\_

**For Bi-Weekly, multiply your deposit amount by 1.0833**

# EXPENSES

## Household

Property \$ \_\_\_\_\_  
Utilities \$ \_\_\_\_\_  
Maintenance \$ \_\_\_\_\_  
Cable \$ \_\_\_\_\_  
Internet \$ \_\_\_\_\_  
Telephone \$ \_\_\_\_\_  
Cellular \$ \_\_\_\_\_  
Other Household \$ \_\_\_\_\_  
  
Rent \$ \_\_\_\_\_

## Child Expenses

Day Care \$ \_\_\_\_\_  
Child Support / Alimony \$ \_\_\_\_\_  
Lessons \$ \_\_\_\_\_  
Other Child Expenses \$ \_\_\_\_\_

## Personal

Clothing \$ \_\_\_\_\_  
Kids Activities \$ \_\_\_\_\_  
Club Dues & Fees \$ \_\_\_\_\_  
Association \$ \_\_\_\_\_  
Family Activities \$ \_\_\_\_\_  
Vacation \$ \_\_\_\_\_  
Education \$ \_\_\_\_\_  
Charitable \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

## Entertainment

Tickets \$ \_\_\_\_\_  
Entertaining \$ \_\_\_\_\_  
Hobbies \$ \_\_\_\_\_  
Sports \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

## Food

Groceries \$ \_\_\_\_\_  
Dining Out \$ \_\_\_\_\_  
Other Food \$ \_\_\_\_\_

## Transportation

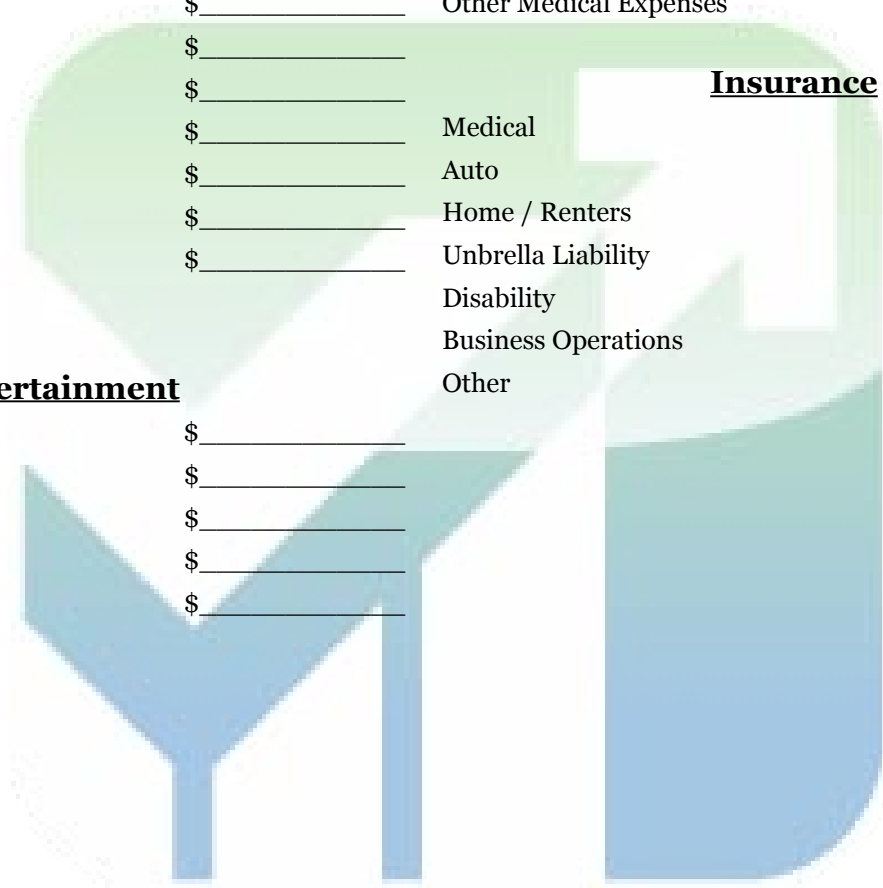
Bus Fares \$ \_\_\_\_\_  
Train Fares \$ \_\_\_\_\_  
Plane Tickets \$ \_\_\_\_\_  
Parking \$ \_\_\_\_\_  
Car Lease \$ \_\_\_\_\_  
Ferry Fares \$ \_\_\_\_\_  
Maintenance \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

## Medical

Physician / Dentists \$ \_\_\_\_\_  
Prescriptions \$ \_\_\_\_\_  
Co-payments \$ \_\_\_\_\_  
Vitamin Supplements \$ \_\_\_\_\_  
Other Medical Expenses \$ \_\_\_\_\_

## Insurance

Medical \$ \_\_\_\_\_  
Auto \$ \_\_\_\_\_  
Home / Renters \$ \_\_\_\_\_  
Umbrella Liability \$ \_\_\_\_\_  
Disability \$ \_\_\_\_\_  
Business Operations \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_



## **CREATING YOUR CASHMAPS**

### **Optimize Your Average Daily Balance**

For each category, write the date of the month that you plan to either receive your income or spend your dollars.

- For Weekly Deposits, write the day of the week.
- For deposits twice per month, choose one of the following options that will best fit your situation:  
(1st/15th, 5th/20th, 10th/25th or 15th/30th)

	<u>Date</u>		<u>Date</u>
Monthly	_____	Household Expense	_____
Weekly Deposits	_____	Rent	_____
Primary Twice/Month	_____	Child Expense	_____
Secondary Twice/Month	_____	Personal Expense	_____
		Entertainment	_____
Mortgage Payments	_____	Medical Expense	_____
Line of Credit Payments	_____	Insurance Expense	_____
Simple Interest Loan	_____		_____
Credit Card Payments	_____	Savings	_____

### **Accelerate Your Loan**

You will be asked to enter detailed information about the loan you want to payoff first and the line of credit you plan to use. Select one of the loan categories from the first page of the budget worksheet. If you have not made additional payments, CashMap can calculate your loan payment amount and the current loan balance. Please complete the following information.

Name of the Loan	_____	Loan Starting Date	_____
Original Loan Amount	\$ _____	Term of Loan (Years)*	_____
Loan Interest	_____ %	Loan Payment Amount	\$ _____
Current Loan Balance	\$ _____		

### **Line of Credit Information**

Interest Rate	_____ %	Your Line is Approved	YES / NO
Amount Currently Owed	\$ _____	Maximum Available Balance	\$ _____
		Your Home's Value	\$ _____

Today, what's the maximum amount that you would send in as an additional loan payment?

\$ \_\_\_\_\_

If you pay your mortgage bi-weekly, for your Term of Loan (Years) make the following adjustment.

For 30 years - 25.7 years      For 25 years - 21.8 years      For 15 years - 13.5 years

CashMap asks the following questions. Create more than one scenario and see the impact it will have achieving your goals.

In paragraphs 3-5 below, enter either an expense you anticipate or an expense that will be ending. Enter the beginning date and the ending date. Indicate the percentage of dollars that will come from your positive cash flow. Similarly, if the expense is ending, indicate the percentage of the expense that you want to go to your positive cash flow. The balance will go towards savings.

### CashMap Assumptions

**Scenario No.** \_\_\_\_\_

1. Each year, you expect your household income to increase by \_\_\_\_\_ %.
2. With each annual increase in income, what percent of the total do you believe you will not spend?
3. Identify up to three changes in expenses and the accompanying dates. \_\_\_\_\_%

Category	Beginning Date	Ending Date	Amount
Expense 1: _____	_____	_____	\$ _____
Draw/Deposit to or from Positive Cash Flow _____%			
Expense 2: _____	_____	_____	\$ _____
Draw/Deposit to or from Positive Cash Flow _____%			
Expense 3: _____	_____	_____	\$ _____
Draw/Deposit to or from Positive Cash Flow _____%			

4. How much have you saved in an emergency fund? Financial advisers recommend a range of 3-6 months. \$ \_\_\_\_\_
5. What's your monthly savings deposit goal? Write the goal as a percentage of your income that is deposited monthly. (Savings divided by positive cash flow.) Don't include pre-tax deductions that you are making to your employer's 401K or 402B retirement plan. \_\_\_\_\_%

6. Over time, what interest rate do you plan to earn on your savings balance? \_\_\_\_\_%

7. If you were using up to 3 different types of mutual funds, how much do you have in each type and what's the interest rate that you expect to earn?

**Conservative Fund Balance:** \$ \_\_\_\_\_ %

**Balance Fund Balance:** \$ \_\_\_\_\_ %

**Aggressive Fund Balance:** \$ \_\_\_\_\_ %

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## DISCLOSURES

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