

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(1 of 13)

Matthew & Tammy McCarthy

Current Condition	2016	2017	2018	2019	2020
Age:	46/45	47/46	48/47	49/48	50/49
BEGINNING OF YEAR					
Idle Cash On Hand	0	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's Salary	126,200	129,986	133,886	137,902	142,039
Tammy's Consulting	75,000	78,000	81,120	84,365	87,739
Interest+Dividends	866	870	874	878	882
Tax Free Interest	405	405	405	405	405
	202,471	209,261	216,284	223,550	231,065

Investments

Beach House	33,000	33,990	35,010	36,060	37,142
	33,000	33,990	35,010	36,060	37,142

Total Cash Inflow	235,471	243,251	251,294	259,610	268,207
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Tot Cash Available	235,471	244,251	252,294	260,610	269,207
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USES OF CASH**Fully Tax Deductible**

Comp. Retrmnt Plan	18,930	19,498	20,083	20,685	21,306
Household Expense	11,000	11,330	11,670	12,020	12,381
Home Mortgage	10,189	9,757	9,299	8,815	8,301
	40,119	40,585	41,052	41,520	41,988

Partly Deductible

Medical Expense	4,500	4,590	4,682	4,775	4,871
Charitable Contributions	1,500	1,560	1,622	1,687	1,755
Tax And Finance Fees	300	303	306	309	312
	6,300	6,453	6,610	6,772	6,938

Not Tax Deductible

Food Expense	11,500	11,845	12,200	12,566	12,943
Clothing Expense	5,500	5,610	5,722	5,837	5,953
Entertainment Expense	7,000	7,210	7,426	7,649	7,879
Vacation Expense	7,000	7,210	7,426	7,649	7,879
Gas	4,450	4,584	4,721	4,863	5,009
Future Car Leases	7,500	7,725	7,957	8,195	8,441
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	2,900	2,958	3,017	3,078	3,139
Household Expense	5,900	6,018	6,138	6,261	6,386
Utilities	9,000	9,180	9,364	9,551	9,742
Tammy's Roth IRA	5,000	5,000	5,000	5,000	4,530
	67,250	68,840	70,472	72,149	73,401

Taxes Paid

Fed Tax Paid	33,870	35,296	37,073	38,966	40,898
State Tax Paid	8,979	9,498	10,036	10,593	11,165
FICA/Soc Sec Tax	9,177	9,529	9,884	10,258	10,653
Real Estate Tax	18,000	18,180	18,362	18,545	18,731
	70,027	72,503	75,355	78,362	81,448

Purchase/Deposits

Cash Mgmt Account	17,771	21,202	23,441	25,714	28,573
	17,771	21,202	23,441	25,714	28,573

Investments

Beach House	25,687	25,918	26,156	26,401	26,653
	25,687	25,918	26,156	26,401	26,653

Liability Liquidation

Home Mortgage	7,318	7,750	8,208	8,692	9,206
	7,318	7,750	8,208	8,692	9,206

Tot Cash Outflow	234,472	243,251	251,294	259,610	268,207
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END OF YEAR

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(2 of 13)

Matthew & Tammy McCarthy

Cash Balance	1,000	1,000	1,000	1,000	1,000
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10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(3 of 13)

Matthew & Tammy McCarthy

Current Condition	2021	2022	2023	2024	2025
Age:	51/50	52/51	53/52	54/53	55/54
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's Salary	146,300	150,689	155,210	159,866	164,662
Tammy's Consulting	91,249	94,899	98,695	102,643	106,748
Interest+Dividends	886	890	895	899	904
Tax Free Interest	405	405	405	405	405
	238,840	246,883	255,205	263,813	272,720

Investments

Beach House	38,256	39,404	40,586	41,803	43,058
	38,256	39,404	40,586	41,803	43,058

Sale/Withdrawals

529 Plans	0	0	0	40,000	40,000
	0	0	0	40,000	40,000

Total Cash Inflow	277,096	286,287	295,790	345,617	355,778
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Tot Cash Available	278,096	287,287	296,791	346,616	356,777
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USES OF CASH**Fully Tax Deductible**

Comp. Retrmnt Plan	21,945	22,603	23,282	23,980	24,699
Household Expense	12,752	13,135	13,529	13,934	14,353
Home Mortgage	7,758	7,182	6,573	5,927	5,244
	42,455	42,920	43,384	43,841	44,296

Partly Deductible

Medical Expense	4,968	5,068	5,169	5,272	5,378
Charitable Contributions	1,825	1,898	1,974	2,053	2,135
Tax And Finance Fees	315	318	322	325	328
	7,109	7,284	7,465	7,650	7,841

Not Tax Deductible

Education Expense	0	0	0	40,000	40,000
Food Expense	13,332	13,732	14,144	14,568	15,005
Clothing Expense	6,072	6,194	6,318	6,444	6,573
Entertainment Expense	8,115	8,358	8,609	8,867	9,133
Vacation Expense	8,115	8,358	8,609	8,867	9,133
Gas	5,159	5,314	5,473	5,637	5,806
Future Car Leases	8,695	8,955	9,224	9,501	9,786
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	3,202	3,266	3,331	3,398	3,466
Household Expense	6,514	6,644	6,777	6,913	7,051
Utilities	9,937	10,135	10,338	10,545	10,756
Tammy's Roth IRA	3,320	1,560	350	0	0
	73,960	74,017	74,673	116,240	118,209

Taxes Paid

Fed Tax Paid	42,834	44,973	47,199	49,562	53,345
State Tax Paid	12,077	12,690	13,327	13,986	14,764
FICA/Soc Sec Tax	11,049	11,466	11,874	12,230	12,597
Real Estate Tax	18,918	19,107	19,298	19,491	19,686
	84,878	88,236	91,698	95,269	100,393

Purchase/Deposits

Cash Mgmt Account	32,032	36,324	40,181	43,295	44,742
	32,032	36,324	40,181	43,295	44,742

Investments

Beach House	26,913	27,181	27,457	27,741	28,034
	26,913	27,181	27,457	27,741	28,034

Liability Liquidation

Home Mortgage	9,749	10,325	10,934	11,580	12,263
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10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(4 of 13)

Matthew & Tammy McCarthy

	9,749	10,325	10,934	11,580	12,263
Tot Cash Outflow	277,096	286,287	295,791	345,617	355,778
END OF YEAR					
Cash Balance	1,000	1,000	1,000	1,000	1,000

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(5 of 13)

Matthew & Tammy McCarthy

Current Condition	2026	2027	2028	2029	2030
Age:	56/55	57/56	58/57	59/58	60/59
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's Salary	169,602	174,690	179,931	185,329	190,889
Tammy's Consulting	111,018	115,459	120,077	124,881	129,876
Interest+Dividends	909	915	920	926	932
Tax Free Interest	405	405	405	405	405
	281,935	291,469	301,334	311,540	322,101

Investments

Beach House	44,349	45,680	47,050	48,462	49,915
	44,349	45,680	47,050	48,462	49,915

Sale/Withdrawals

529 Plans	40,000	11,090	0	0	0
	40,000	11,090	0	0	0

Total Cash Inflow	366,284	348,239	348,384	360,002	372,017
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Tot Cash Available	367,284	349,238	349,384	361,002	373,017
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USES OF CASH**Fully Tax Deductible**

Comp. Retrmnt Plan	25,440	26,204	26,990	27,799	28,633
Household Expense	14,783	15,227	15,683	16,154	16,638
Home Mortgage	4,520	3,752	2,941	2,081	1,170
	44,743	45,183	45,614	46,034	46,441

Partly Deductible

Medical Expense	5,485	5,595	5,707	5,821	5,938
Charitable Contributions	2,220	2,309	2,402	2,498	2,598
Tax And Finance Fees	331	335	338	341	345
	8,037	8,239	8,447	8,660	8,880

Not Tax Deductible

Education Expense	40,000	40,000	0	0	0
Food Expense	15,455	15,919	16,396	16,888	17,395
Clothing Expense	6,704	6,839	6,975	7,115	7,257
Entertainment Expense	9,407	9,690	9,980	10,280	10,588
Vacation Expense	9,407	9,690	9,980	10,280	10,588
Gas	5,980	6,160	6,345	6,535	6,731
Future Car Leases	10,079	10,382	10,693	11,014	11,344
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	3,535	3,606	3,678	3,751	3,826
Household Expense	7,192	7,336	7,483	7,632	7,785
Utilities	10,971	11,190	11,414	11,642	11,875
	120,232	122,310	84,445	86,638	88,890

Taxes Paid

Fed Tax Paid	56,048	59,141	62,783	65,808	68,877
State Tax Paid	15,472	16,315	17,256	18,045	18,836
FICA/Soc Sec Tax	12,975	13,364	13,765	14,178	14,603
Real Estate Tax	19,883	20,082	20,283	20,486	20,691
	104,379	108,902	114,087	118,517	123,007

Purchase/Deposits

Cash Mgmt Account	47,571	21,204	52,259	55,433	75,316
	47,571	21,204	52,259	55,433	75,316

Investments

Beach House	28,335	28,646	28,965	29,295	13,146
	28,335	28,646	28,965	29,295	13,146

Liability Liquidation

Home Mortgage	12,987	13,755	14,566	15,426	16,337
	12,987	13,755	14,566	15,426	16,337

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(6 of 13)

Matthew & Tammy McCarthy

Tot Cash Outflow	366,284	348,238	348,383	360,002	372,017
END OF YEAR					
Cash Balance	1,000	1,000	1,000	1,000	1,000

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(7 of 13)

Matthew & Tammy McCarthy

Current Condition	2031	2032	2033	2034	2035
Age:	61/60	62/61	63/62	64/63	65/64
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's Salary	196,615	202,514	0	0	0
Tammy's Consulting	135,071	140,474	146,093	0	0
Interest+Dividends	938	945	951	958	965
Tax Free Interest	405	405	405	405	405
	333,029	344,337	147,449	1,363	1,370

Investments

Beach House	51,413	52,955	54,544	56,180	57,866
	51,413	52,955	54,544	56,180	57,866

Sale/Withdrawals

Cash Mgmt Account	0	0	4,559	86,148	87,944
	0	0	4,559	86,148	87,944

Total Cash Inflow	384,442	397,292	206,552	143,691	147,180
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Tot Cash Available	385,442	398,292	207,552	144,691	148,181
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USES OF CASH**Fully Tax Deductible**

Comp. Retrmnt Plan	29,492	30,377	0	0	0
Household Expense	17,138	17,652	18,181	0	0
Home Mortgage	247	0	0	0	0
	46,877	48,029	18,181	0	0

Partly Deductible

Medical Expense	6,056	6,178	6,301	6,427	6,556
Charitable Contributions	2,701	2,809	2,922	3,039	3,160
Tax And Finance Fees	348	352	355	359	362
	9,106	9,339	9,578	9,825	10,078

Not Tax Deductible

Food Expense	17,917	18,454	19,008	19,578	20,165
Clothing Expense	7,402	7,550	7,701	7,855	8,012
Entertainment Expense	10,906	11,233	11,570	11,917	12,275
Vacation Expense	10,906	11,233	11,570	11,917	12,275
Gas	6,933	7,141	7,355	7,576	7,803
Future Car Leases	11,685	12,035	12,396	12,768	13,151
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	3,903	3,981	4,061	4,142	4,225
Household Expense	7,941	8,099	8,261	8,427	8,595
Utilities	12,113	12,355	12,602	12,854	13,111
Tammy's Roth IRA	0	0	5,000	0	0
	91,205	93,582	101,025	98,534	101,113

Taxes Paid

Fed Tax Paid	71,863	74,762	36,244	270	314
State Tax Paid	19,612	20,414	7,479	422	428
FICA/Soc Sec Tax	15,041	15,492	0	0	0
Real Estate Tax	20,897	21,106	21,317	21,531	21,746
	127,413	131,774	65,041	22,223	22,488

Purchase/Deposits

Cash Mgmt Account	86,421	102,212	0	0	0
	86,421	102,212	0	0	0

Investments

Beach House	11,996	12,356	12,727	13,109	13,502
	11,996	12,356	12,727	13,109	13,502

Liability Liquidation

Home Mortgage	11,424	0	0	0	0
	11,424	0	0	0	0

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(8 of 13)

Matthew & Tammy McCarthy

Tot Cash Outflow	384,442	397,292	206,552	143,691	147,181
END OF YEAR					
Cash Balance	1,000	1,000	1,000	1,000	1,000

10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(9 of 13)

Matthew & Tammy McCarthy

Current Condition	2036	2037	2038	2039	2040
Age:	66/65	67/66	68/67	69/68	70/69
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's IRA	0	0	0	0	245,207
Interest+Dividends	973	981	989	997	1,006
Tax Free Interest	405	405	405	405	405
	1,378	1,386	1,394	1,402	246,618

Investments

Beach House	59,602	61,390	63,231	65,128	67,082
	59,602	61,390	63,231	65,128	67,082

Sale/Withdrawals

Cash Mgmt Account	89,698	91,568	93,467	95,425	0
	89,698	91,568	93,467	95,425	0

Total Cash Inflow	150,678	154,344	158,092	161,956	313,700
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Tot Cash Available	151,677	155,344	159,093	162,956	314,700
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USES OF CASH**Partly Deductible**

Medical Expense	6,687	6,820	6,957	7,096	7,238
Charitable Contributions	3,287	3,418	3,555	3,697	3,845
Tax And Finance Fees	366	370	373	377	381
	10,340	10,608	10,885	11,170	11,464

Not Tax Deductible

Food Expense	20,770	21,393	22,035	22,696	23,377
Clothing Expense	8,173	8,336	8,503	8,673	8,846
Entertainment Expense	12,643	13,022	13,413	13,815	14,230
Vacation Expense	12,643	13,022	13,413	13,815	14,230
Gas	8,037	8,278	8,527	8,782	9,046
Future Car Leases	13,546	13,952	14,371	14,802	15,246
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	4,309	4,395	4,483	4,573	4,664
Household Expense	8,767	8,942	9,121	9,304	9,490
Utilities	13,374	13,641	13,914	14,192	14,476
	103,761	106,483	109,279	112,153	115,105

Taxes Paid

Fed Tax Paid	271	285	284	296	45,072
State Tax Paid	435	459	485	511	539
Real Estate Tax	21,963	22,183	22,405	22,629	22,855
	22,669	22,928	23,174	23,437	68,466

Purchase/Deposits

Cash Mgmt Account	0	0	0	0	103,013
	0	0	0	0	103,013

Investments

Beach House	13,907	14,324	14,754	15,197	15,653
	13,907	14,324	14,754	15,197	15,653

Tot Cash Outflow	150,677	154,343	158,092	161,956	313,700
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END OF YEAR

Cash Balance	1,000	1,000	1,000	1,000	1,000
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10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(10 of 13)

Matthew & Tammy McCarthy

Current Condition	2041	2042	2043	2044	2045
Age:	71/70	72/71	73/72	74/73	75/74
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's IRA	259,494	274,597	290,562	307,434	325,262
Tammy's IRA	45,261	47,898	50,686	53,632	56,747
Interest+Dividends	1,015	1,025	1,035	1,045	1,056
Tax Free Interest	405	405	405	405	405
	306,175	323,925	342,688	362,516	383,470

Investments

Beach House	69,095	71,168	73,303	75,502	77,767
	69,095	71,168	73,303	75,502	77,767

Total Cash Inflow	375,270	395,092	415,991	438,018	461,237
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Tot Cash Available	376,270	396,093	416,991	439,018	462,237
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USES OF CASH**Partly Deductible**

Medical Expense	7,383	7,530	7,681	7,835	7,991
Charitable Contributions	3,999	4,159	4,325	4,498	4,678
Tax And Finance Fees	385	389	392	396	400
	11,766	12,078	12,399	12,729	13,070

Not Tax Deductible

Food Expense	24,078	24,801	25,545	26,311	27,101
Clothing Expense	9,023	9,204	9,388	9,576	9,767
Entertainment Expense	14,656	15,096	15,549	16,015	16,496
Vacation Expense	14,656	15,096	15,549	16,015	16,496
Gas	9,317	9,597	9,885	10,181	10,487
Future Car Leases	15,703	16,174	16,660	17,159	17,674
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	4,758	4,853	4,950	5,049	5,150
Household Expense	9,680	9,873	10,071	10,272	10,477
Utilities	14,765	15,061	15,362	15,669	15,983
	118,138	121,255	124,458	127,749	131,131

Taxes Paid

Fed Tax Paid	59,470	63,421	67,624	72,190	77,244
State Tax Paid	567	597	627	659	691
Real Estate Tax	23,084	23,315	23,548	23,783	24,021
	83,121	87,332	91,799	96,632	101,957

Purchase/Deposits

Cash Mgmt Account	146,122	157,822	170,232	183,291	196,934
	146,122	157,822	170,232	183,291	196,934

Investments

Beach House	16,122	16,606	17,104	17,617	18,146
	16,122	16,606	17,104	17,617	18,146

Tot Cash Outflow	375,270	395,093	415,991	438,018	461,236
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END OF YEAR

Cash Balance	1,000	1,000	1,000	1,000	1,000
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10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(11 of 13)

Matthew & Tammy McCarthy

Current Condition	2046	2047	2048	2049	2050
Age:	76/75	77/76	78/77	79/78	80/79
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's IRA	344,098	362,277	383,192	403,197	424,112
Tammy's IRA	60,037	63,514	66,869	70,730	74,423
Interest+Dividends	1,067	1,079	1,091	1,103	1,116
Tax Free Interest	405	405	405	405	405
	405,607	427,275	451,557	475,435	500,056

Investments

Beach House	80,100	82,503	84,978	87,527	90,153
	80,100	82,503	84,978	87,527	90,153

Total Cash Inflow	485,707	509,777	536,534	562,962	590,209
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Tot Cash Available	486,707	510,777	537,535	563,963	591,209
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USES OF CASH**Partly Deductible**

Medical Expense	8,151	8,314	8,480	8,650	8,823
Charitable Contributions	4,865	5,060	5,262	5,473	5,691
Tax And Finance Fees	404	408	412	417	421
	13,421	13,782	14,155	14,539	14,935

Not Tax Deductible

Food Expense	27,914	28,751	29,613	30,502	31,417
Clothing Expense	9,962	10,162	10,365	10,572	10,784
Entertainment Expense	16,991	17,501	18,026	18,566	19,123
Vacation Expense	16,991	17,501	18,026	18,566	19,123
Gas	10,801	11,125	11,459	11,803	12,157
Future Car Leases	18,204	18,751	19,313	19,893	20,489
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	5,253	5,358	5,465	5,574	5,686
Household Expense	10,687	10,901	11,119	11,341	11,568
Utilities	16,302	16,628	16,961	17,300	17,646
	134,606	138,177	141,847	145,618	149,494

Taxes Paid

Fed Tax Paid	82,568	87,745	93,593	99,680	105,621
State Tax Paid	725	760	797	846	900
Real Estate Tax	24,261	24,504	24,749	24,996	25,246
	107,554	113,009	119,139	125,523	131,768

Purchase/Deposits

Cash Mgmt Account	211,437	225,558	241,566	256,860	272,977
	211,437	225,558	241,566	256,860	272,977

Investments

Beach House	18,690	19,251	19,828	20,423	21,036
	18,690	19,251	19,828	20,423	21,036

Tot Cash Outflow	485,707	509,777	536,534	562,963	590,209
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END OF YEAR

Cash Balance	1,000	1,000	1,000	1,000	1,000
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10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(12 of 13)

Matthew & Tammy McCarthy

Current Condition	2051	2052	2053	2054	2055
Age:	81/80	82/81	83/82	84/83	85/84
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's IRA	445,957	468,750	492,504	517,224	539,241
Tammy's IRA	78,283	82,315	86,522	90,907	95,470
Interest+Dividends	1,130	1,144	1,159	1,174	1,190
Tax Free Interest	405	405	405	405	405
	525,775	552,614	580,590	609,710	636,306

Investments

Beach House	92,857	95,643	98,512	101,468	104,512
	92,857	95,643	98,512	101,468	104,512

Total Cash Inflow	618,632	648,257	679,102	711,178	740,818
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Tot Cash Available	619,632	649,258	680,103	712,178	741,818
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USES OF CASH**Partly Deductible**

Medical Expense	9,000	9,179	9,363	9,550	9,741
Charitable Contributions	5,919	6,156	6,402	6,658	6,925
Tax And Finance Fees	425	429	434	438	442
	15,344	15,765	16,199	16,646	17,108

Not Tax Deductible

Food Expense	32,359	33,330	34,330	35,360	36,421
Clothing Expense	10,999	11,219	11,444	11,673	11,906
Entertainment Expense	19,697	20,288	20,897	21,523	22,169
Vacation Expense	19,697	20,288	20,897	21,523	22,169
Gas	12,522	12,897	13,284	13,683	14,093
Future Car Leases	21,104	21,737	22,389	23,061	23,753
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	5,800	5,916	6,034	6,155	6,278
Household Expense	11,799	12,035	12,276	12,522	12,772
Utilities	17,999	18,359	18,726	19,101	19,483
	153,477	157,570	161,777	166,100	170,544

Taxes Paid

Fed Tax Paid	111,828	118,342	125,129	132,262	138,617
State Tax Paid	957	1,015	1,076	1,139	1,204
Real Estate Tax	25,499	25,754	26,011	26,271	26,534
	138,283	145,111	152,216	159,672	166,355

Purchase/Deposits

Cash Mgmt Account	289,862	307,495	325,925	345,083	362,424
	289,862	307,495	325,925	345,083	362,424

Investments

Beach House	21,667	22,317	22,986	23,676	24,386
	21,667	22,317	22,986	23,676	24,386

Tot Cash Outflow	618,632	648,257	679,103	711,178	740,817
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END OF YEAR

Cash Balance	1,000	1,000	1,000	1,000	1,000
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10/7/2016

CASH FLOW STATEMENT

Matthew Retires at age 62

(13 of 13)

Matthew & Tammy McCarthy

Current Condition	2056	2057	2058	2059	2060
Age:	86/85	87/86	88/87	89/88	90/89
BEGINNING OF YEAR					
Idle Cash On Hand	1,000	1,000	1,000	1,000	1,000

SOURCES OF CASH**Cash Income**

Matt's IRA	561,729	584,617	607,818	631,219	648,937
Tammy's IRA	99,534	103,685	107,909	112,192	116,511
Interest+Dividends	1,206	1,224	1,241	1,260	1,279
Tax Free Interest	405	405	405	405	405
	662,874	689,931	717,373	745,076	767,132

Investments

Beach House	107,647	110,877	114,203	117,629	121,158
	107,647	110,877	114,203	117,629	121,158

Total Cash Inflow	770,522	800,807	831,576	862,705	888,290
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Tot Cash Available	771,522	801,807	832,577	863,705	889,291
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USES OF CASH**Partly Deductible**

Medical Expense	9,936	10,135	10,338	10,544	10,755
Charitable Contributions	7,202	7,490	7,789	8,101	8,425
Tax And Finance Fees	447	451	456	460	465
	17,584	18,076	18,582	19,105	19,645

Not Tax Deductible

Food Expense	37,513	38,639	39,798	40,992	42,222
Clothing Expense	12,144	12,387	12,635	12,888	13,145
Entertainment Expense	22,834	23,519	24,225	24,952	25,700
Vacation Expense	22,834	23,519	24,225	24,952	25,700
Gas	14,516	14,952	15,400	15,862	16,338
Future Car Leases	24,465	25,199	25,955	26,734	27,536
Matt's Term	600	600	600	600	600
Tammy's VUL	900	900	900	900	900
Repair / Maintenance	6,403	6,531	6,662	6,795	6,931
Household Expense	13,027	13,288	13,554	13,825	14,101
Utilities	19,872	20,270	20,675	21,089	21,510
	175,111	179,804	184,629	189,587	194,684

Taxes Paid

Fed Tax Paid	144,928	151,366	157,842	164,413	169,363
State Tax Paid	1,271	1,361	1,465	1,573	1,707
Real Estate Tax	26,800	27,068	27,338	27,612	27,888
	172,999	179,795	186,646	193,598	198,958

Purchase/Deposits

Cash Mgmt Account	379,710	397,261	415,073	432,967	446,733
	379,710	397,261	415,073	432,967	446,733

Investments

Beach House	25,118	25,871	26,647	27,447	28,270
	25,118	25,871	26,647	27,447	28,270

Tot Cash Outflow	770,522	800,807	831,577	862,704	888,290
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END OF YEAR

Cash Balance	1,000	1,000	1,000	1,000	1,000
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