

# Cash Flow Analysis

Sources of Income					
	Amount	Freq		Amount	Freq
Salary			Royalty Income		
Bonuses/Commission			Child Support		
Net Self Employment			OAS/GIS		
Net Rental Income			CPP/QPP		
Alimony			Company Pension		
Dividend Income			RRIF Income		
Capital Gain Income			LRIF/LIF/PRIF Income		
Interest Income			Trust Income		
Expenses					
	Amount	Freq		Amount	Freq
<b>Housing Costs</b>					
Rent			Property Taxes		
Hydro			Misc. Services		
Water/Sewer			Home Repairs/Improv.		
Natural Gas			Condo Fees		
Home Insurance			Home Security		
Home Telephone			Garden Supplies		
Cellular Telephone					
<b>Daily Living Expenses</b>					
Groceries			Dining Out		
Babysitting / Child care			House Cleaning		
School Tuition			Pet Expenses		
Dry Cleaning					
<b>Transportation</b>					
Gas/Fuel			Automobile Lease		
Car Ins / Auto club			Car Wash/Detailing		
Repairs/Oil change			Parking		
Registration/License			Public Transportation		
<b>Entertainment Expenses</b>					
Cable TV			Movies/Concerts/Shows		
Alcohol/Tobacco			Lottery		
Movie Rentals					
<b>Vacation Expenses</b>					
Air Fare			Souvenirs		
Accommodations			Pet Boarding		
Food			Rental car		
House/Pet sitter			Cottage rental		
Travel Insurance					

FREQUENCY: **A**= annual **M**= monthly **BM**= bi monthly **W**= weekly **BW**= bi-weekly **Q**= Quarterly **SM**= Semi monthly



## Expenses

	Amount	Freq		Amount	Freq
<b>Personal Expenses</b>					
Clothing			Books/Music		
Gifts			Misc. Spending		
Salon/Barber			Dependant/Home Care		
<b>Dues/Subs Expenses</b>					
Magazines			Internet		
Newspapers			Banking fees		
<b>Health Expenses</b>					
Health Club Dues			Co-pays/out-of-pocket		
Medical Insurance			Vitamins/Health Supp.		
Prescriptions			Veterinarian		
Dental Expenses			Life / Disability Ins.		
Over-the-counter drugs					
<b>Recreation Expenses</b>					
Membership/User fees			Team Dues		
Sports Equipment			Toys/Child Gear		
<b>Committed Monthly Savings</b>					
Non Registered			RESP		
RRSP			TFSA		
<b>Debt Payments</b>					
Loans			Credit cards		
Credit Lines			Other		
Mortgage Payments					
<b>Other Expenses</b>					
CPP/QPP Premiums			Charitable Donations		
Other Payroll Deductions			Miscellaneous		

FREQUENCY:      **A**= annual   **M**= monthly   **BM**= bi monthly   **W**= weekly   **BW**= bi-weekly   **Q**= Quarterly   **SM**= Semi monthly



This document has been prepared for use by RBC Dominion Securities Inc.\*, Royal Mutual Funds Inc., RBC Private Counsel Inc., and RBC DS Financial Services (Quebec) Inc. (hereinafter referred to as we or us as required by context), Member Companies under RBC Investments. The Member Companies, Royal Bank of Canada, Royal Trust Corporation of Canada, The Royal Trust Company and Phillips, Hager & North Investment Management Ltd. are separate corporate entities, which are affiliated. In Quebec, financial planning services are provided by Royal Mutual Funds Inc. or RBC DS Financial Services (Quebec) Inc. and each is licensed as financial services firms in that province. In the rest of Canada, financial planning services are available through RBC Dominion Securities Inc., Royal Mutual Funds Inc. or RBC Private Counsel Inc. \* Member-Canadian Investor Protection Fund.