

Cash Flow Analysis Worksheet

Borrower Name _____

Individual Tax Return (1040)	A -- 20__	B -- 20__	C -- 20__
Adjusted Gross Income (Line 31)			
Income Section:			
Wages, Salary			
Taxable Interest Income			
Tax-exempt Interest Income			
Dividend Income			
Taxable Refunds (Line 10)			
Business Income/Loss (Schedule C)			
Capital Gain/Loss (Schedule D)			
Pensions, Annuities (non-taxable)			
Rents, Royalties, Schedule E*			
Farm Income (Loss), Schedule F			
Unemployment Compensation			
Social Security Benefits (non-taxable)			
Other			
Other			
Other			
Other			
Adjustments to Income			
IRA Deduction	+	+	+
Self-employment tax	+	+	+
Health Insurance	+	+	+
Keogh Retirement Plan	+	+	+
Penalty for Early Withdrawal	+	+	+
Alimony Paid	+	+	+
Total (carry over to top of page 2)			

Schedules of the 1040:

Individual Tax Return (1040)	A -- 20__	B -- 20__	C -- 20__
TOTAL from page 1			
Schedule A:			
Employee Expenses			
Other			
Schedule B:			
Partnerships/S Corp Int/Div	()	()	()
Savings Bond Interest			
Non-Taxable Int/Div			
Schedule C:			
Depletion			
Depreciation			
20% Meals	()	()	()
Amortization			
Office in Home			
Other			
Other	()	()	()
Schedule D:			
Capital Gains/Loss			
Schedule E:			
Rents			
Expenses	()	()	()
Other			
Partnership K-1's:			
Box B Contributions			
Box D Withdrawals			
Guaranteed Payments			
Shareholder K-1's			
Distributions			
Schedule F			
Other Income			
Depreciation			
Amortization			
Depletion			
Other			
Other			
TOTAL			

Note: For illustrative purposes only. Calculations may need to be modified when inconsistent or declining income is evidenced. Refer to Chapter 37 of the Guide for further clarification, if needed