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| ::::GRAFX& WORK:BILL C BROWN:NEW LOGO 3/17:HORIZONTAL LOGO:CMYK BUILD:BCBA logo with tag CMYK.eps | | |
| Cash Needs Analysis | | |
|  | (name) | (name) |
| IMMEDIATE MONEY FUND | $ | $ |
| This fund is for the bills presented after death which will have to be paid. They may include:  } Medical/Hospital Expenses } Attorney/Executor Fees  } Burial Expenses (average funeral $8,000) |  |  |
| DEBT LIQUIDATION | $ | $ |
| } Credit Card Debt } Outstanding Bills } School & Auto Loans |  |  |
| MORTGAGE/RENT PAYMENT FUND | $ | $ |
| What would it take to pay your mortgage off today?  **OR**  What amount is sufficient for a 10-year rent fund?  } Monthly Rent $ x 120 months = $ |  |  |
| CHILD/HOME CARE FUND | $ | $ |
| To pay for new expenses created as a result of the death of a spouse formerly performing these duties without any cash outlay.  } YOU: Amount per year $ x years = $  } SPOUSE: Amount per year $ x years = $ |  |  |
| EDUCATIONAL/VOCATIONAL FUND | $ | $ |
| The cost of a four-year undergraduate education or comparable vocational training, will vary  per state and type of school. ($20,000 per child annually is usually the minimum that is desired). |  |  |
| REPLACEMENT OF INCOME | $ | $ |
| What amount of your monthly current income would you want to have replaced if death occurs to fund important fixed expenses (i.e. retirement, health insurance, inflation) monthly?  } Hypothetical Example: $1,000,000 x 5% = $50,000 BT Annual Income (before tax)  $36,000 AT Annual Income (after tax)  $ 3,000 AT Monthly Income (after tax) |  |  |
| SUBTOTAL  TOTAL OF CURRENT SAVINGS, OTHER LIQUID ASSETS & EXISTING LIFE INSURANCE | $  $ | $  $ |
| **NEW CAPITAL REQUIRED TO MEET GOALS & OBJECTIVES** | **$** | **$** |

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