The Confidential Financial Interview >

Please read before you begin...

A confidential financial interview is the first step in providing you with a personal financial analysis. This process will assist us in obtaining and understanding of your current financial position as well as point us in the appropriate direction to address your specific goals. Thank you for providing us the opportunity to assist you in this important process.

Documents to bring to your interview

During our next meeting, we will discuss in great detail your personal and financial goals and objectives. You will need to allocate one hour for this meeting.

I will be able to work to your best advantage when you provide supporting documents. You may be sure that your documents will be professionally safeguarded under strict, confidential control during the analysis period. Your documents will be returned to you in the same condition as when provided. If you prefer, duplicate copies of your financial papers are acceptable.

If you have any questions while gathering these documents, please call our office.

Checklist of Needed Documents

Please check off each box as you gather each document:

Income tax returns last two years
Paycheck stub(s) for you and your
spouse showing deductions and gross
income
Wills and Trust documents
Most recent Social Security statement(s)
All Insurance Policies (be certain
that these include declarations of
coverage).
☐ Automobile Policies
☐ Homeowner Policies
☐ Life Insurance Policies
(include all family members)
☐ Dividend Statement
☐ Policy Loan Statements
☐ Disability Policy
☐ Hospitalization Policies
☐ Other insurance policies
Company-provided group benefits for
you and your spouse. (If a printout of
specific coverage is available i.e. benefit
booklet, please include)
Most recent account statements
☐ Investments
☐ 401(k), Pensions, Employer plans
☐ IRA's, Roth UIRA's, Annuities
☐ Bank savings, CD's, mortgages
Prospectus of owned Investments
Cash Flow Statement (Attached)

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Personal Cash Flow Spreadsheet



Starting Balance	1,500													
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Total Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NET	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Projected End Balance	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500		

INCOME	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Wages & Tips													0	0
Interest Income													0	0
Dividends													0	0
Gifts Received													0	0
Refunds/Reimbursements													0	0
Transfer From Savings													0	0
Other													0	0
Total INCOME	0	0	0	0	0	0	0	0	0	0	0	0	0	0

HOME EXPENSES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	Avg
Mortgage/Rent													0	0
Home/Rental Insurance													0	0
Electricity													0	0
Gas/Oil													0	0
Water/Sewer/Trash													0	0
Phone													0	0
Cable/Satellite													0	0
Internet													0	0
Furnishings/Appliances													0	0
Lawn/Garden													0	0
Maintenance/Supplies													0	0
Improvements													0	0
Other													0	0
Total HOME EXPENSES	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TRANSPORTATION	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	Avg
Vehicle Payments													0	0
Auto Insurance													0	0
Fuel													0	0
Bus/Taxi/Train Fare													0	0
Repairs													0	0
Registration/License													0	0
Other													0	0
Total TRANSPORTATION	۱ 0	0	0	0	0	0	0	0	0	0	0	0	0	0

HEALTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	Avg
Health Insurance													0	0
Doctor/Dentist													0	0
Medicine/Drugs													0	0
Health Club Dues													0	0
Life Insurance													0	0
Veterinarian/Pet Care													0	0
Other													0	0
Total HEALTH	0	0	0	0	0	0	0	0	0	0	0	0	0	0

CHARITY/GIFTS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	Avg
Gifts Given													0	0
Charitable Donations													0	0
Religious Donations													0	0
Other													0	0
Total CHARITY/GIFTS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	Av
Groceries													0	
Personal Supplies													0	
Clothing													0	
Cleaning													0	
Education/Lessons													0	
Dining/Eating Out													0	
Salon/Barber													0	
Pet Food													0	
Other													0	
Total DAILY LIVING	0	0	0	0	0	0	0	0	0	0	0	0	0	
ENTERTAINMENT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	A۱
/ideos/DVDs													0	
Music													0	
													0	
Sames														
Rentals													0	
Movies/Theater													0	
Concerts/Plays													0	
Books													0	
lobbies													0	
Film/Photos													0	
Sports													0	
•														
Outdoor Recreation													0	
Toys/Gadgets													0	
/acation/Travel													0	
Other													0	
Total ENTERTAINMENT	0	0	0	0	0	0	0	0	0	0	0	0	0	
SAVINGS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	Total	A۱
mergency Fund													0	
Fransfer to Savings													0	
Retirement (401k, IRA)													0	
													U	
													^	
													0	
Investments Education													0 0	
Education	0	0	0	0	0	0	0	0	0	0	0	0	0	
Education Other Total SAVINGS	0 JAN	0 FEB	0 MAR	0 APR	0 MAY	JUN	0 JUL	0 AUG	0 SEP	0 OCT	0 NOV	0 DEC	0	A
Education Other Total SAVINGS DBLIGATIONS													0 0 0	A
Other Total SAVINGS DBLIGATIONS Student Loan													0 0 0 Total	A
DELIGATIONS Student Loan Other Total SAVINGS													0 0 0 Total 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt													0 0 0 Total 0 0	Α
Total SAYINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Slimony/Child Support													0 0 0 Total 0 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes													0 0 0 Total 0 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes													0 0 0 Total 0 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes													0 0 0 Total 0 0 0	A
Total SAVINGS DBLIGATIONS Etudent Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes Etate/Local Taxes						JUN		AUG	SEP		NOV	DEC	0 0 0 Total 0 0 0 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Other Total OBLIGATIONS	JAN 0	FEB 0	MAR	APR 0	MAY	JUN	JUL 0	AUG	SEP	0	NOV	DEC	0 0 0 Total 0 0 0 0 0	
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Other Total OBLIGATIONS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	0 0 0 Total 0 0 0 0 0 0	
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Other Total OBLIGATIONS SUBSCRIPTIONS Newspaper	JAN 0	FEB 0	MAR	APR 0	MAY	JUN	JUL 0	AUG	SEP	0	NOV	DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0	
Total SAVINGS DBLIGATIONS Student Loan Dther Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Dther Total OBLIGATIONS SUBSCRIPTIONS Rewspaper Aggazines	JAN 0	FEB 0	MAR	APR 0	MAY	JUN	JUL 0	AUG	SEP	0	NOV	DEC	0 0 0 Total 0 0 0 0 0 0 0 0 Total	
Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Other Total OBLIGATIONS SUBSCRIPTIONS Newspaper Aggazines Oues/Memberships	JAN 0	FEB 0	MAR	APR 0	MAY	JUN	JUL 0	AUG	SEP	0	NOV	DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0 0 0	
Education Other Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Other	JAN 0	FEB 0	MAR	APR 0	MAY	JUN	JUL 0	AUG	SEP	0	NOV	DEC	0 0 0 Total 0 0 0 0 0 0 0 0 Total	
Education Other Total SAVINGS DBLIGATIONS Student Loan Other Loan Credit Card Debt Alimony/Child Support Federal Taxes State/Local Taxes Other Total OBLIGATIONS SUBSCRIPTIONS Newspaper Aggazines Oues/Memberships	JAN 0	FEB 0	MAR	APR 0	MAY	JUN 0 JUN	JUL 0	AUG 0	SEP 0 SEP	0	NOV O	O DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0 0 0	A
ducation Other Total SAVINGS DBLIGATIONS tudent Loan Other Loan	JAN 0	o FEB	MAR 0	APR 0	MAY 0	JUN 0 JUN	JUL 0	AUG 0	SEP 0 SEP	OCT OCT	NOV O	O DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A
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Total SAVINGS DBLIGATIONS Student Loan Other Loan Other Loan Credit Card Debt Scillimony/Child Support Federal Taxes Other Total OBLIGATIONS SUBSCRIPTIONS Rewspaper Aggazines Oues/Memberships Other Total SUBSCRIPTIONS SUBSCRIPTIONS Other Total SUBSCRIPTIONS Other Total SUBSCRIPTIONS SAMPLE SUBSCRIPTIONS OTHER SUBSCRIPTIONS	JAN O O	o FEB	MAR 0	APR 0 APR	0 MAY	JUN 0 JUN	JUL 0 JUL	AUG 0 AUG	SEP 0 SEP	0 OCT	0 NOV	O DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Other Loan Credit Card Debt Sciumony/Child Support Federal Taxes State/Local Taxes Other Total OBLIGATIONS SUBSCRIPTIONS Rewspaper Aggazines Oues/Memberships Other Total SUBSCRIPTIONS MISCELLANEOUS Sank Fees Postage	JAN O O	o FEB	MAR 0	APR 0 APR	0 MAY	JUN 0 JUN	JUL 0 JUL	AUG 0 AUG	SEP 0 SEP	0 OCT	0 NOV	O DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A
Total SAVINGS DBLIGATIONS Student Loan Other Loan Other Loan Credit Card Debt Scillimony/Child Support Federal Taxes Other Total OBLIGATIONS SUBSCRIPTIONS Rewspaper Aggazines Oues/Memberships Other Total SUBSCRIPTIONS SUBSCRIPTIONS Other Total SUBSCRIPTIONS Other Total SUBSCRIPTIONS SAMPLE SUBSCRIPTIONS OTHER SUBSCRIPTIONS	JAN O O	o FEB	MAR 0	APR 0 APR	0 MAY	JUN 0 JUN	JUL 0 JUL	AUG 0 AUG	SEP 0 SEP	0 OCT	0 NOV	O DEC	0 0 0 Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A



HELP

Intro

This personal budget spreadsheet is meant to help you create a budget for an entire year. Doing this will help you make predictions about your future finances. This is especially useful when making major life changes like moving or changing jobs.

Step 1: Define Budget Categories

Each major category is a separate Excel Table. You can edit the sub-categories as needed. If you add or remove a major category (an entire Table), you will need to edit the formulas in the Budget Summary table.

To add a new sub-category to a table, right-click in the table and go to Insert > Table Rows Above. To remove a sub-category from a table, right-click in the table and go to Delete > Table Rows.

Step 2: Enter Your Beginning Balance

Add the balances in your spending accounts (cash, checking) to come up with your starting balance. Enter your balance at the top of the worksheet.

Can can start with a month other than January by editing the column labels. For example, enter "Mar" in place of "Jan," then copy that cell to the right to automatically enter the other month labels.

Step 3: Define Your Budget

Using income and expense data from past receipts, balance statements, bills, pay stubs, and other information that you know about the coming year, fill in the budget amounts for each of the categories.

Fixed Expenses

For fixed expenses, such as rent or mortgage payments, enter the same amount in each month.

Variable Expenses

For variable expenses such as utility bills, groceries, and birthday gifts, you can enter the estimated amounts in the months that they occur. Or, you can enter an estimated monthly average.

Add Cell Comments

Add cell comments as needed to help explain costs. For example, you might include the names of Birthdays in comments for the Gifts Given category

Step 4: Deliver To Your AIC Advisor

Include this form along with the documents from the Document Checklist.