



Family Cash Need Analysis

Family Name: _____ **Agent:** _____ **Date:** _____

Family Information	D.O.B.	Names and Last Names
Principal Insured		
Additional Insured		
Child 1		
Child 2		
Child 3		
Child 4		

INCOME ANALYSIS

Husband	\$	
Wife	\$	
Other Income	\$	
Yearly Total	\$	

CURRENT RETIREMENT

IRA / 401K / CD / Others - Husband	\$	
IRA / 401K / CD / Others - Wife	\$	
GRAND TOTAL	\$	

MONTHLY & ANNUAL EXPENSES

Expense Categories	Monthly	Annually	Comments
Rent or Mortgage	\$	\$	
Additional Loans (2nd Mtge. / Line of CR)	\$	\$	
Utilites (FPL / Gas / Water)	\$	\$	
Vehicle (Loans / Insurance / Maintenance & Gas)	\$	\$	
Meals & Entertainment	\$	\$	
Education (Tuition / Books / Boarding)	\$	\$	
Pre-Paid College Program	\$	\$	
Credit Cards (Visa, Mastercard, Amexco, etc)	\$	\$	
Alarm / Cable / Landscaping	\$	\$	
Telephone & Internet	\$	\$	
Health - Dental Insurance	\$	\$	
Life Insurance Policy	\$	\$	
Other Expense	\$	\$	
Grand Total Expenses	\$	\$	
Grand Total Expenses	\$	\$	

FAMILY ANNUAL DOLLARS REQUIRED	\$ _____	Suggested 10x Multiplier
FAMILY INSURANCE NEED	\$ _____	Family Budget \$ _____ <i>(Recommended Amount to avoid policy lapse)</i>

