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EC71-852 Cash Flow Planning Form

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CASH FLOW PLANNING FORM

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EXTENSION WORK IN "AGRICULTURE, HOME ECONOMICS AND SUBJECTS RELATING THERETO,"
THE COOPERATIVE EXTENSION SERVICE, INSTITUTE OF AGRICULTURE AND NATURAL RESOURCES,
UNIVERSITY OF NEBRASKA-LINCOLN, COOPERATING WITH THE COUNTIES AND THE U.S. DEPARTMENT OF AGRICULTURE
LEO E. LUCAS, DIRECTOR
INSTRUCTIONS FOR COMPLETING THE SUMMARY

Complete the summary, column by column, starting with the column corresponding to the first period of the year.

1. Total lines 1 through 10 to get Total Cash Available in the period. Place the result in line 11.
2. Total lines 12 through 38 to get Total Cash Required in the period. Place the result in line 39.
3. Subtract line 39 from line 11 and place the result in line 40. If the result is negative, write it in red, bracket it (), or place a minus sign in front of it.
4. If line 40 is negative, show at least enough new borrowings (line 41) to cover the deficit.
5. If line 40 is positive, show projected principal and interest payments on the operating loan(s) in lines 42 and 43.
6. Ending Cash Balance (line 44) — if line 40 is negative, subtract it from the amount of money borrowed (line 41) to get the ending cash balance. If line 40 is positive, subtract principal and interest payments (lines 42 and 43) to get the ending cash balance.
7. Increase the operating loan balance (line 45) by the amount of new borrowings during the period, or decrease it by the amount of principal payments, whichever is appropriate.
8. Transfer the ending cash balance (line 44) for the period you have just completed to the beginning cash balance (line 1) for the next period.
9. Repeat steps 1 through 8 for each period of the year.

The "Total Year" Column

The figures in this column reflect your total cash flow for the year. Each figure in this column is the sum of the figures in the individual time periods for most of the lines. But, the figures in lines 1, 11, 40 & 44 do not necessarily "add across." This is due to the transfer of cash balances from the end of one period to the beginning of the next. If the beginning and ending cash balances were all equal, these lines would also add across.

All of the lines except these four and line 45 may be added to form the total year figure for each line. Then, the following calculation may be performed on the total year column as a check on your previous calculations: (with reference to line numbers in the total year column) $11 - 39 + 41 - 42 - 43 = line 44$. The ending cash balance (line 44) using this approach should agree with the ending cash balance for the last period of the year.

Prepared by Larry L. Bitney, Extension Economist (Farm Management)
# CASH FLOW PLANNING FORM

**Date Completed**

**Name**

**Address**

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1. **Beginning Cash Balance**
   - Operating Sales
   - Crops
   - Livestock & Livestock Products
   - Other (Custom Work, Govt. Pmts., etc.)
   - Capital Sales
   - Breeding Livestock
   - Machinery & Equipment
   - 
   - Other
   - Non-farm Income

2. **TOTAL CASH AVAILABLE** (Add lines 1 thru 10)

3. **Operating Expense**
   - Labor Hired
   - Repairs & Maintenance
   - Rents & Leases
   - Feed Purchased
   - Seeds & Plants
   - Fertilizer, Lime & Chemicals
   - Machine Hire
   - Supplies
   - Livestock Expense (Breeding, Vet, etc.)
   - Gas, Fuel, Oil
   - Storage, Warehousing
   - Taxes (Real Estate & Pers. Property)
   - Insurance (Property, Liability, Hail)
   - Utilities (Electricity, Telephone)
   - Freight & Trucking
   - Auto (if not included in other items)
   - Feeder Livestock (purchased for resale)
   - Miscellaneous
   - Breeding Livestock
   - Machinery
   - 
   - Other
   - Family Living Expense
   - Income Tax & Social Security
   - Fixed Term Loan Payments Due — Principal
   - — Interest

4. **TOTAL CASH REQUIRED** (Add lines 12 thru 38)

5. **CASH AVAILABLE less CASH REQUIRED (11-39)**

6. **Money to Be Borrowed** (if line 40 is negative)

7. **Debt Payments** (if line 40 is positive)
   - Principal
   - Interest

8. **SUMMARY**
   - Ending Cash Balance
   - **OPERATING LOAN BALANCE**
     - (at End of Period)

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**Note:** Instructions for completing summary are on back of this form.