

Cash Flow Analysis - SAM Method

Borrower Name: \_\_\_\_\_

<b>I. Form 1040 - Page 1</b>	20 _____	20 _____
1. Self-Employed Wages or variable income (i.e. commissions): line 7	_____	_____
2. Tax Exempt Interest: line 8b	_____	_____
3. Alimony Received: line 11	_____	_____
4. IRA Pension/Annuity Distributions: lines 15a & 16a	_____	_____
5. Recurring Unemployment Compensation: line 19	_____	_____
6. Social Security Benefits: line 20a	_____	_____
7. Other Income: line 21 _____	_____	_____
<b>II. Form 2106 - Employee Business Expenses</b>	( _____ )	( _____ )
1. Total Expenses: line 8, column A & B	_____	_____
2. Depreciation: line 28 if complete or 2008 line 13 x 21¢ and 2007 line 13 x 19¢	_____	_____
<b>III. Schedule B - Interest and Dividends</b>	_____	_____
1. Recurring Interest Income: line 1 or 1040 line 8a	_____	_____
2. Recurring Dividend Income: line 5 or 1040 line 9a	_____	_____
<b>IV. Schedule C - Sole Proprietorship</b>	_____	_____
1. Net Profit (or Loss): line 31	_____	_____
2. Nonrecurring Other (Income) Loss or Expense: line 6	_____	_____
3. Depletion: line 12	_____	_____
4. Depreciation: line 13	_____	_____
5. Meal and Entertainment Exclusion: line 24b ☛	( _____ )	( _____ )
6. Business Use of Home: line 30	_____	_____
7. Mileage Depreciation:	_____	_____
page 2, part IV, 2008 line 44a x 21¢ and 2007 line 44a x 19¢	_____	_____
8. Amortization/Casualty Loss: page 2, part V	_____	_____
<b>V. Schedule D - Capital Gains and Losses</b>	_____	_____
1. Recurring Capital Gains: lines 1 & 8, column f	( _____ )	( _____ )
2. Recurring Capital Loss: lines 1 & 8, column f	_____	_____
<b>VI. Form 6252 - Installment Sale Income</b>	_____	_____
1. Principal Payments: line 21	_____	_____
<b>VII. Schedule E - Rent and Royalty Income</b>	_____	_____
1. Gross Rents and Royalties Received: lines 3 & 4	_____	_____
2. Amortization/Casualty Loss: line 18	( _____ )	( _____ )
3. Total Expenses Before Depreciation: line 19	_____	_____
<b>VIII. Schedule F - Farm Income</b>	_____	_____
1. Net Profit (or Loss): line 36	_____	_____
2. Non-Tax Portion Ongoing Coop & CCC Pmts: lines 5a minus 5b through 8a minus 8b	_____	_____
3. Nonrecurring Other (Income) or Loss: line 10	_____	_____
4. Depreciation: line 16	_____	_____
5. Amortization/Casualty Loss/Depletion: line 34	_____	_____
6. Business Use of Home: line 34	_____	_____
<b>IX. Partnership Schedule K-1 (Form 1065-K1)</b>	_____	_____
1. Ordinary Income (Loss): line 1	_____	_____
2. Net Income (Loss): lines 2 & 3	_____	_____
3. Guaranteed Payments to Partner: line 4	_____	_____
<b>X. Schedule K-1 (Form 1120S-K1)</b>	_____	_____
1. Ordinary Income (Loss): line 1	_____	_____
2. Net Income (Loss): lines 2 & 3	_____	_____
<b>Sub-Total of Income from Personal Returns</b>	_____	_____

This work sheet is designed to assist you in analyzing self-employed borrowers. Be sure you analyze the source and stability of any income or loss before using it in your analysis.