

Total Cash Inflows	A	0	0	0	0	0	0	0	0	0	0	0	0	0	A
Total Cash Outlays	B	0	0	0	0	0	0	0	0	0	0	0	0	0	B
Surplus or Deficit (A-B)	C	0	0	0	0	0	0	0	0	0	0	0	0	0	C
Beginning Cash Bal. (From Row H) (Except for First Month)	D	0	0	0	0	0	0	0	0	0	0	0	0	0	D
Cash Available (C + D)	E	0	0	0	0	0	0	0	0	0	0	0	0	0	E
Borrow to Maintain (Min + E) Balance B.O.M.	F	0	0	0	0	0	0	0	0	0	0	0	0	0	F
Payment on (Only If Row F = 0) operating loan (Pay Interest First)	G	0	0	0	0	0	0	0	0	0	0	0	0	0	G
Balance E.O.M. (If Row F > 0, Min.) Otherwise (Row E - G)	H	0	0	0	0	0	0	0	0	0	0	0	0	0	H
Accumulated Operating Loan (See Below)	I	0	0	0	0	0	0	0	0	0	0	0	0	0	I
Operating Loan Interest (I * Int.) This Month	J	0	0	0	0	0	0	0	0	0	0	0	0	0	J
Accumulated Interest (Prev. K + J) On operating Loan	K	0	0	0	0	0	0	0	0	0	0	0	0	0	K

Accumulated Operating Loan: Line I
 If Line E is > Min. Balance Desired, You Can Make a Payment
 Adjust Line E, by Taking out the Min. Balance Desired
 Pay the Accumulated Interest First, Line K
 After Paying the Accumulated interest, Pay All or Part of the Outstanding Operating Loan

**** Do not include expenses in these items that have already been included in the crop and livestock expenses which were entered in the schedules on a per acre or per head basis. Example would be "Hired Labor" and "Direct Crop Labor."**