

[プラン 1]現状 今後のキャッシュフロー表(1)

今後40年間の収支および金融資産残高の推移予想は以下のとおりです。

(金額の単位:万円)

| 西暦(年度) | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | |
|-----------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|
| 年齢 | 世帯主 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 |
| | 配偶者 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 |
| | 長男様 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| | 長女様 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 収入 | 世帯主収入 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 600 | 300 | 300 | 300 | 300 |
| | 配偶者収入 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 | 40 |
| | 世帯主年金 | | | | | | | | | | | | | | | | | | | | |
| | 配偶者年金 | | | | | | | | | | | | | | | | | | | | |
| | その他収入 | 24 | 24 | 24 | 24 | 24 | 24 | 12 | 12 | 162 | | | 150 | | | | | | | | |
| | 収入計 | 664 | 664 | 664 | 664 | 664 | 664 | 652 | 652 | 802 | 640 | 640 | 790 | 640 | 640 | 640 | 640 | 340 | 340 | 300 | 300 |
| 支出 | 生活費 | 120 | 122 | 124 | 125 | 127 | 129 | 131 | 133 | 135 | 137 | 139 | 141 | 143 | 146 | 148 | 105 | 107 | 108 | 110 | 111 |
| | 住宅費 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| | 住宅ローン返済 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 |
| | 支払保険料 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 30 | 20 | 20 | 20 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 |
| | 子ども関連費 | 62 | 62 | 63 | 192 | 165 | 166 | 88 | 88 | 89 | 234 | 168 | 170 | 325 | 258 | 130 | | | | | |
| | その他借入金 | | | | | | | | | | | | | | | | | | | | |
| | 税・社保 | 160 | 161 | 162 | 163 | 164 | 165 | 159 | 156 | 157 | 176 | 171 | 171 | 169 | 178 | 192 | 193 | 155 | 97 | 79 | 79 |
| | その他支出 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 211 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 |
| | 使途不明金 | | | | | | | | | | | | | | | | | | | | |
| | 支出計 | 536 | 554 | 543 | 690 | 650 | 669 | 571 | 587 | 565 | 746 | 863 | 671 | 811 | 771 | 644 | 487 | 436 | 394 | 363 | 379 |
| 年間収支 | 128 | 110 | 121 | -26 | 14 | -5 | 81 | 65 | 237 | -106 | -223 | 119 | -172 | -131 | -4 | 153 | -96 | -54 | -63 | -79 | |
| 金融資産 | [1]流動性資金 | 428 | 538 | 659 | 634 | 648 | 642 | 723 | 789 | 1,025 | 919 | 697 | 816 | 644 | 513 | 510 | 662 | 567 | 513 | 450 | 371 |
| | [2]確実性資金 | | | | | | | | | | | | | | | | | | | | |
| | [3]利殖性資金 | | | | | | | | | | | | | | | | | | | | |
| | [4] | | | | | | | | | | | | | | | | | | | | |
| | [5] | | | | | | | | | | | | | | | | | | | | |
| 金融資産残高合計 | 428 | 538 | 659 | 634 | 648 | 642 | 723 | 789 | 1,025 | 919 | 697 | 816 | 644 | 513 | 510 | 662 | 567 | 513 | 450 | 371 | |
| 赤字分 | | | | | | | | | | | | | | | | | | | | | |
| 住宅ローン残高合計 | -3,815 | -3,721 | -3,626 | -3,530 | -3,432 | -3,333 | -3,233 | -3,132 | -3,030 | -2,926 | -2,820 | -2,714 | -2,606 | -2,497 | -2,386 | -2,274 | -2,161 | -2,046 | -1,930 | -1,812 | |

[プラン 1]現状 今後のキャッシュフロー表(2)

(金額の単位:万円)

| 西暦(年度) | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | |
|-----------|----------|--------|--------|--------|--------|--------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----|
| 年齢 | 世帯主 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 |
| | 配偶者 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 |
| | 長男様 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 |
| | 長女様 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 |
| 収入 | 世帯主収入 | 300 | 300 | 300 | 300 | 300 | 300 | | | | | | | | | | | | | | |
| | 配偶者収入 | | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 | 116 |
| | 世帯主年金 | | | | | | | | | | | | | | | | | | | | |
| | 配偶者年金 | | | | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| | その他収入 | | | | | | | | | | | | | | | | | | | | |
| | 収入計 | 300 | 416 | 416 | 515 | 515 | 515 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 | 215 |
| 支出 | 生活費 | 113 | 115 | 117 | 118 | 120 | 122 | 124 | 126 | 127 | 129 | 131 | 133 | 135 | 137 | 139 | 141 | 144 | 146 | 148 | 150 |
| | 住宅費 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| | 住宅ローン返済 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | 141 | | | | | |
| | 支払保険料 | 10 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 | 6 |
| | 子ども関連費 | 100 | | | 100 | | 100 | | | 100 | | | | | | | | | | | |
| | その他借入金 | | | | | | | | | | | | | | | | | | | | |
| | 税・社保 | 79 | 60 | 63 | 68 | 68 | 68 | 59 | 16 | 16 | 16 | 16 | 17 | 17 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| | その他支出 | 211 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | 11 | 26 | | | | |
| | 使途不明金 | | | | | | | | | | | | | | | | | | | | |
| | 支出計 | 666 | 360 | 349 | 472 | 359 | 475 | 353 | 327 | 414 | 331 | 318 | 335 | 322 | 335 | 181 | 198 | 175 | 177 | 179 | 181 |
| 年間収支 | -366 | 56 | 67 | 43 | 156 | 39 | -138 | -112 | -199 | -116 | -103 | -120 | -107 | -121 | 33 | 16 | 40 | 38 | 36 | 34 | |
| 金融資産 | [1]流動性資金 | 5 | 61 | 128 | 171 | 327 | 367 | 229 | 117 | | | | | | | | | | | | |
| | [2]確実性資金 | | | | | | | | | | | | | | | | | | | | |
| | [3]利殖性資金 | | | | | | | | | | | | | | | | | | | | |
| | [4] | | | | | | | | | | | | | | | | | | | | |
| | [5] | | | | | | | | | | | | | | | | | | | | |
| 金融資産残高合計 | 5 | 61 | 128 | 171 | 327 | 367 | 229 | 117 | | | | | | | | | | | | | |
| 赤字分 | | | | | | | | | | | | | | | | | | | | | |
| 住宅ローン残高合計 | -1,693 | -1,572 | -1,450 | -1,326 | -1,201 | -1,074 | -946 | -816 | -684 | -550 | -415 | -279 | -140 | | | | | | | | |

