

# Budget

## Gross Income

Category	Current Monthly Amount
Employment	\$
Social security	\$
Rental income	\$
	\$
Gifts	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

## Personal and Family Expenses

Category	Current Monthly Amount
Alimony	\$
Bank charges	\$
Books/magazines	\$
Business expense	\$
Care of parent/other	\$
Cash – miscellaneous	\$
Cell phone	\$
Charitable donations	\$
Child activities	\$
Child allowance/expense	\$
Child care	\$
Child support	\$
Child tutor	\$
Clothing – client	\$
Clothing – spouse	\$
Clothing – children	\$
Club dues	\$
Credit card debt payment	\$
Dining	\$
Education	\$

Entertainment	\$
Gifts	\$
Groceries	\$
Health care – dental	\$
Health care – medical	\$
Health care – prescription	\$
Health care – vision	\$
Hobbies	\$
Household items	\$
Laundry/dry cleaning	\$
Personal care	\$
Personal loan payment	\$
Pet care	\$
Public transportation	\$
Recreation	\$
Self-improvement	\$
Student loan payment	\$
Vacation/travel	\$
Savings	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

## Personal Insurance Expenses

Category	Current Monthly Amount
Disability for client	\$
Disability for spouse	\$
Life for client	\$
Life for spouse	\$
Long-term care for client	\$
Long-term care for spouse	\$
Medical for client	\$
Medical for spouse	\$
Umbrella liability	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>



Matthew Lang, DBA Lang Investment Services, Inc. offer securities and advisory services through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency. **Lang Investment Services and Commonwealth are separate and unaffiliated entities. Lang Investment Services, Inc. is located at 236 N. Washington St., Monument, CO 80133. Investments are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Funds are subject to investment risks, including possible loss of principal investment.**

## Budget

### Home Expenses

Description: \_\_\_\_\_

Category	Current Monthly Amount
First mortgage	\$
Second mortgage	\$
Equity line	\$
Real estate tax	\$
Rent	\$
Homeowner's insurance	\$
Association fees	\$
Electricity	\$
Gas/oil	\$
Trash pickup	\$
Water/sewer	\$
Cable/satellite TV	\$
Internet	\$
Telephone	\$
Lawn care	\$
Maintenance – major repair	\$
Maintenance – regular	\$
Furniture	\$
Household help	\$
	\$
	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

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Furniture	\$
Household help	\$
	\$
	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

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## Budget

### Vehicle Expenses

Description: \_\_\_\_\_

Category	Current Monthly Amount
Loan payment	\$
Lease payment	\$
Insurance	\$
Personal property tax	\$
Fuel	\$
Repairs/maintenance	\$
Parking/tolls	\$
Storage	\$
	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

### Vehicle Expenses

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Lease payment	\$
Insurance	\$
Personal property tax	\$
Fuel	\$
Repairs/maintenance	\$
Parking/tolls	\$
Storage	\$
	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

### Taxes

Category	Current Monthly Amount
Client FICA	\$
Client Medicare	\$
Spouse FICA	\$
Spouse Medicare	\$
Federal income	\$
State income	\$
Local income	\$
401(k)	\$
403(b)	\$
	\$
	\$
	\$
<b>Subtotal</b>	<b>\$</b>

Income	Monthly Income
<b>Total Income</b>	<b>\$</b>

Expenses	Monthly Expenses
Personal and family	\$
Personal insurance	\$
Home	\$
Vehicle	\$
Taxes	\$
<b>Total Expenses</b>	<b>\$</b>

#### Things to remember:

- Your budget should reflect monthly projections.
- Your income should be gross, not net.
- At the end of each section, there are spaces for any other categories that we have not included above.