Budget

Gross Income

Category	Current Monthly Amount
Employment	$
Social security	$
Rental income	$
	$
Gifts	$
	$
	$
Subtotal	$ 0.00

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	$
	$
	$
Subtotal	$ 0.00

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	$
	$
	$
Subtotal	$ 0.00

JS&Co.
JOHN SMITH AND COMPANY

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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	$
	$
	$
	$
Subtotal	**$** 0.00

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	$
	$
	$
	$
Subtotal	**$** 0.00

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Vehicle Expenses

Description: _____

Category	Current Monthly Amount
Loan payment	$
Lease payment	$
Insurance	$
Personal property tax	$
Fuel	$
Repairs/maintenance	$
Parking/tolls	$
Storage	$
	$
	$
	$
Subtotal	**$** 0.00

Vehicle Expenses

Description: _____

Category	Current Monthly Amount
Loan payment	$
Lease payment	$
Insurance	$
Personal property tax	$
Fuel	$
Repairs/maintenance	$
Parking/tolls	$
Storage	$
	$
	$
	$
Subtotal	**$** 0.00

Taxes

Category	Current Monthly Amount
Client FICA	$
Client Medicare	$
Spouse FICA	$
Spouse Medicare	$
Federal income	$
State income	$
Local income	$
401(k)	$
403(b)	$
	$
	$
	$
Subtotal	**$** 0.00

Income	Monthly Income
Total Income	**$** 0.00

Expenses	Monthly Expenses
Personal and family	$ 0.00
Personal insurance	$ 0.00
Home	$ 0.00
Vehicle	$ 0.00
Taxes	$ 0.00
Total Expenses	**$** 0.00

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.

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