

Your Budget

INCOME (monthly)	Estimated	Actual
Salary and Wages After tax (net)		
Other Income (Child tax benefits, investment income)		
Total Income		
EXPENSES (monthly)	Estimated	Actual
Life Expenses		
Housing		
Rent or Mortgage		
Home maintenance/repairs		
Home Insurance		
Property Tax		
Other		
Utilities		
Cable		
Telephone		
Cell phone		
Internet		
Electricity		
Gas		
Other		
Transportation		
Public Transit		
Car Payment		
Insurance		
Repairs		
Fuel		
Other		
Day-to-Day		
Groceries		
Clothing		

Child Care		
Other		
Financial		
Bank fees		
Credit Card Payments		
Loan Payments		
Fun Expenses		
Restaurants		
Entertainment		
Fun Clothing		
Family/Gifts		
Vacation		
Pets		
Other		
Future Savings		
Emergency Fund		
Investment (RRSP, savings)		
Other		
Total Expenses		
TOTAL INCOME		
Less TOTAL EXPENSES		
TOTAL LEFT OVER		