

Budget Worksheet

Fixed Expenses	monthly	Debt payments	monthly
Mortgage	\$	Regular payment on credit card(s)	\$
Rent / condo fees	\$	Payment on line(s) of credit	\$
Property taxes (monthly)	\$	Other debt payments	\$
Hydro	\$	Car loan(s) / lease(s)	\$
Water	\$	Total debt payments (B)	\$
Heat (gas, oil)	\$		
Home telephone	\$	Savings	monthly
Cable / satellite TV	\$	RRSP contributions	\$
Home - lawn care, house cleaning etc.	\$	RESP contributions	\$
Internet	\$	Emergency fund	\$
Alimony / support payments	\$	Savings for goals	\$
School tuition	\$	Other savings	\$
Child care	\$	Total savings (C)	\$
Variable Expenses	monthly		
Groceries	\$	Total fixed & variable expenses (A)	\$
Restaurant meals	\$	+ Total debt payments (+B)	\$
Corner store	\$	+ Total savings (+C)	\$
Lunches / breaks	\$	= Subtotal outgoing funds (D)	\$
Alcohol – from store or at restaurant/bar	\$		
Tobacco	\$	Income	monthly
Pet food and care	\$	Monthly income (after taxes and deductions)	\$
Medical & dental appointments	\$	Bonuses	\$
Glasses / medical devices	\$	Tax credits (child benefit, GST, etc.)	\$
Prescriptions	\$	Gifts	\$
Home insurance	\$	Total monthly income (E)	\$
Personal insurance	\$		
Automobile insurance	\$	Minus total outgoing funds (E - D)	\$
Gas	\$		
Parking	\$	Free balance	\$
Car maintenance & repairs	\$		
Auto licenses	\$		
Transit	\$		
Cell phone	\$		
Bank charges	\$		
Credit card annual fees	\$		
Clothes (including work, kids', other)	\$		
Dry cleaning	\$		
Home maintenance & repair	\$		