

Budget Guide

	Monthly Amount	*Annual Cost
INCOME		
Full-Time Income		
Part-Time Income		
Employment Insurance		
Pension (Disability / Retirement etc.)		
Income Assistance		
Child Tax Benefits		
Child / Spousal Support		
Commission		
Family Support		
Other		
TOTAL INCOME	0	
HOUSING EXPENSES		
First Mortgage		
Second Mortgage / Home Line of Credit		
Rent		
Property Tax*		
Strata / Condo / Pad Fee		
House / Tenant Insurance		
Hydro / Power		
Gas		
Alternate Heating Source		
Water / Sewage / Garbage*		
Phone (Including Long Distance)		
Cell Phone(s)		
Cable / Streaming Services		
Internet		
Storage Locker		
Home Security		
Home Repairs / Maintenance*		
LIVING EXPENSES		
Groceries		
Personal Care (e.g. Grooming, Cosmetics)		
Baby / Infant Needs (e.g. Diapers, Formula)		
Laundry / Dry Cleaning		
Bus / Taxi / Ride Share		
Vehicle Payments		
Vehicle Fuel		
Vehicle Insurance / Registration*		
Parking		
Vehicle Maintenance*		
Roadside Assistance*		
Provincial Medical Premiums		
Specialists (e.g. Massage, Chiropractor, Physiotherapy)*		
Eye Care*		
Prescriptions*		
Dental / Orthodontist*		
Over-the-counter Medication / Vitamins*		
Deductibles / Out-of-Pocket*		
Other Health Expenses		
Life Insurance		

Disability Insurance		
Extended Health Benefits		
Other Health Insurances		
Pets / Vet Bills & Insurance*		
Bank Fees/Safety Deposit Box		
Income Tax Deductions*		

WORK EXPENSES		
Daycare		
Special / Professional Clothing*		
License Fees / Professional Dues*		
Work Supplies (e.g. Tools)*		

PERSONAL EXPENSES		
Lunches / Breaks		
Eating Out		
Clothing & Shoes (Adults)*		
Tobacco / Vaping / Cannabis		
Alcohol		
Recreation (e.g. sports equipment & fees, activities)		
Fitness Memberships		
Entertainment (e.g. movies, event tickets, social activities)		
E-Subscriptions & Apps		
Magazines / Newspapers / Books		
Lottery / Gaming		
Babysitting		
Hair Cuts & Services*		
Salon Services (e.g. Tanning, Aesthetics)*		
Education (Tuition/Supplies)*		
Gifts / Special Occasions*		
Hobbies*		
Travel / Vacations*		
Donations / Charity / Assisting Family*		
Annual Memberships (Store, Online etc.)*		
School Supplies / Fees*		
Clothing & Shoes (Children)*		
Allowances (Children)		
Lessons / Activities		

PAYMENTS		
Child / Spousal Support		
Secured Debt Payment		
Money Owed to Family & Friends		
Lease Payment		
Other Debt Payment		
Emergency Savings		
Income Tax Repayment		
RRSP / TFSA		
RESP / RDSP		
TOTALS	\$ -	\$ -
Annual expenses divided by 12	\$ -	\$ -
TOTAL MONTHLY EXPENSES	\$ -	
SURPLUS/DEFICIT	\$ -	