



## BUDGETING WORKSHEET (suggested)

### - Household budget -

Monthly Income		Spouse 1	Spouse 2	Other (monies received from a boarder, etc.)
	Salary or benefits (net)			
	Income from investments (interests and dividends)			
	Family allowances			
	Canada Child Tax Benefit (CCTB)			
	Other			
<b>TOTAL</b>				
<b>Irregular or annual income</b> (indicate the month this amount is received)				
Month:	Tax refund			
Month:	Bonus			
Month:	Other			
<b>TOTAL</b>				
<b>TOTAL INCOME</b>				

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Monthly Expenses		Adult(s)	Children
<b>Housing</b>	Rent/Mortgage		
	Hydro		
	Heat		
	Telephone, Internet, cable		
	Municipal and school taxes		
	Insurance (fire, theft and liability)		
	Interior and exterior decor		
	Repairs/maintenance (plumbing, etc.)		
	Miscellaneous		
<b>TOTAL</b>			
<b>Food</b>	Groceries		
	Convenience stores		
	Restaurant meals / take-out		
	Meals at work / school		
	Other (receptions, etc.)		
<b>TOTAL</b>			
<b>Clothing</b>	Clothing		
	Care		
	Other		
<b>TOTAL</b>			



<b>Health care</b>	Dentist		
	Optometrist		
	Medication (prescriptions)		
	Drugstore		
	Other		
<b>TOTAL</b>			
<b>Transportation</b>	Public transit		
	Taxis		
	Car		
	Gas		
	Maintenance/ repairs		
	Insurance		
	Registration		
	Driver's licence		
	Parking		
	Other		
<b>TOTAL</b>			
<b>Recreation and Education</b>	Newspapers/magazines and subscriptions		
	Books, records and videos		
	Lotteries		
	Courses		
	Sports		
	Outings		
	Vacations		
	Games, toys, bicycles, etc.		
Other (hobbies, etc.)			
<b>TOTAL</b>			



<b>Other expenses</b>	Cell phone fees		
	Fees related to pets		
	Life insurance		
	Hairdressing		
	Alimony and child support		
	Childcare		
	Children's allowances		
	Gifts		
	Other (donations, bank service charges, etc.)		
	RRSPs		
	Savings		
	Contingency Amount		
	Personal allowance		
	Tobacco and alcohol		
<b>TOTAL</b>			
<b>Payments to Creditor(s)</b>	Credit Card(s)		
	Car payment		
	Loan from financial institution		
	Other		
<b>TOTAL</b>			
		<b>Adult(s)</b>	<b>Children</b>
<b>TOTAL EXPENSES</b>			
<b>GRAND TOTAL</b>			

<b>SUMMARY</b>	
Income	
Expenses	(-)
<b>TOTAL</b>	

*Nota: If you are having problems completing or interpreting your budget, you can consult a budget counsellor.*