



PERSONAL MONTHLY BUDGET

MONTH OF _____

Printable Version - No Calculations

| INCOME | | | |
|-----------------------------|-----------------------|---------------|-------------------|
| | MONTHLY AMOUNT | | |
| Source | PROJECTED | ACTUAL | DIFFERENCE |
| Work pay cheque (after tax) | | | |
| Interest from Savings | | | |
| Canada Child Benefit | | | |
| Other Benefits | | | |
| Other Income | | | |
| TOTAL INCOME | | | |

| EXPENSES | | | |
|-----------------------|-----------------------|---------------|-------------------|
| | MONTHLY AMOUNT | | |
| Category | PROJECTED | ACTUAL | DIFFERENCE |
| HOUSING | | | |
| Rent/Mortgage | | | |
| Home Insurance | | | |
| Hydro/Gas | | | |
| Property Tax | | | |
| FOOD | | | |
| Grocery Items | | | |
| Personal Care Items | | | |
| Paper, Cleaners | | | |
| TRANSPORTATION | | | |
| Bus Fare/Pass | | | |
| Taxi | | | |
| Gas | | | |
| Parking | | | |
| Vehicle Insurance | | | |
| License | | | |
| Vehicle Maintenance | | | |
| UTILITIES | | | |
| Phone | | | |
| Internet | | | |
| Cable/TV | | | |
| House Alarm | | | |
| Water/Sewer | | | |
| PET | | | |
| Pet Food | | | |
| Grooming | | | |
| Medical | | | |

| | | | |
|-----------------------------|--|--|--|
| CLOTHING & SHOES | | | |
| Clothing | | | |
| Shoes | | | |
| MEDICAL | | | |
| Medications | | | |
| Treatments (ie. physio) | | | |
| Dental | | | |
| Eye | | | |
| PERSONAL / OPTIONAL | | | |
| Beauty | | | |
| Hair | | | |
| Hobbies | | | |
| Memberships/Dues | | | |
| Gifts | | | |
| Alcohol/Tobacco | | | |
| Restaurant/Take-Out | | | |
| Entertainment | | | |
| Sports/Recreation | | | |
| Charity Donations | | | |
| DEBT REPAYMENT | | | |
| Vehicle Loan | | | |
| Student Loan | | | |
| Personal Loan | | | |
| Credit Card #1 | | | |
| Credit Card #2 | | | |
| Other Loan | | | |
| SAVINGS | | | |
| Retirement (RRSP) | | | |
| Emergency Fund | | | |
| Investment | | | |
| Vacation | | | |
| Other Goals | | | |
| INSURANCE | | | |
| Life Insurance | | | |
| OTHER OCCASIONAL | | | |
| Tuition | | | |
| Legal/Accounting | | | |
| | | | |
| TOTAL EXPENSES | | | |

| | PROJECTED | ACTUAL | DIFFERENCE |
|--|--|---------------|-------------------|
| BALANCE Income minus Expenses | | | |
| How to Use Your Budget Plan Numbers | | | |
| | ACTION | | |
| If Income is GREATER THAN Expenses | CASH SURPLUS - Continue to save extra funds | | |
| If Income is EQUAL TO Expenses | BALANCED - Set aside money for emergency expenses | | |
| If Income is LESS THAN Expenses | DEFICIT - Need to make changes to expenses or income | | |