

Personal Budget

Monthly Income:

Net income from all your sources

Total Monthly Income

Monthly Expenses:

Rent or Mortgage Payment	
Property Taxes	
Credit Card Payments	
Other Loan Payments	
Home Insurance	
Car Loan / Lease Payment(s)	
Car Insurance	
Cable TV and Internet	
Telephone	
Electricity / Heat / Water	
Groceries	
Child Care And Babysitting	
Cigarettes, Beer, Wine, Etc.	
Clothes, Shoes, Etc.	
Entertainment (Movies, Dinner, Etc.)	
Gas or Oil For Car(s)	
Maintenance / Repairs	
Newspapers, Magazines, Books	
Parking / Public Transit / Taxi	
Spending Cash	

Total Monthly Expenses \$ -

Net Monthly Cash Flow (Income Less Expenses) \$ -

Savings	
RRSP Contributions	

\$ -

Surplus/Shortfall \$ -

Name(s): _____

Date: _____
