



Personal Budget Worksheet

Income	Monthly	Notes
Take-home Pay 1		
Take-home Pay 2		
Interest/Investments		
Rental Income		
Misc. 1 (e.g. spousal/child support)		
Misc. 2		
Total Income	\$	

Fixed Expenses	Monthly	Notes
Rent/Mortgage		
Home/Tenant Insurance		
Telephone		
Internet		
Cable TV		
Cell Phone		
Utilities		
Car Loan/Lease		
Car Insurance		
Life Insurance		
Mortgage Insurance		
Groceries		
Car Maintenance		
Fuel		
Parking		
Misc. 1		
Misc. 2		
Misc. 3		
Total Fixed Expenses	\$	

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Incidental Expenses	Monthly	Notes
Restaurant/Take-Out		
Household (e.g. cleaning supplies, lawn maintenance)		
Clothing		
Personal (e.g. drug store)		
Child Care (include weekend sitting too)		
Child Expenses (e.g. school trips, lessons, sports)		
Entertainment		
Gifts (e.g. holidays, birthdays)		
Cash withdrawals		
Banking fees (e.g. overdraft, account fees)		
Misc. 1		
Misc. 2		
Misc. 3		
Total Incidental Expenses	\$	

Debt Payments	Monthly	Notes
Personal Loans		
Credit Cards		
Lines of Credit		
Income Tax		
Misc. 1		
Misc. 2		
Total Debt Payments	\$	

Savings	Monthly	Notes
RRSP contributions		
RESP contributions		
TFSA savings		
Emergency savings fund		
Misc. 1		
Misc. 2		
Total Savings	\$	

Income remaining after expenses:	\$	Notes
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