

# Budget for the Month of \_\_\_\_\_

<b>Income - After Tax</b>	<b>Budget \$</b>	<b>Actual \$</b>	<b>Difference \$</b>
Job 1 _____			
Job 2 _____			
Child Support			
Child Tax-Rebates etc			
Other Income 1 _____			
Other Income 2 _____			
<b>Total After-Tax Income</b>			

<b>Fixed Monthly Expenses</b>	<b>Budget \$</b>	<b>Actual \$</b>	<b>Difference \$</b>
Mortgage/Rent/Strata Fees:			
Loan 1 _____			
Loan 2 _____			
Judgements (ie Child Support)			
Credit Card 1 _____			
Credit Card 2 _____			
Credit Card 3 _____			
Other _____			
<b>Total Fixed Monthly Expenses</b>			

<b>Variable Expenses</b>	<b>Budget \$</b>	<b>Actual \$</b>	<b>Difference \$</b>
Electricity			
Heating Gas/Oil			
Phone			
Cable / Internet			
Food			
Child Care			
Clothing			
Transportation:			
Auto Gas			
Parking			
Auto Maintenance			
Bus Pass/Tickets			
Entertainment:			
Restaurants/Pubs			
Cigarettes			
Movies (Rental & Theatre)			
Sports			
Books			
Hobbies & Crafts			
Other Entertainment			
Other Variable Expenses			
<b>Total Variable Monthly Expenses</b>			

# Budget for the Month of \_\_\_\_\_

Saving for Infrequent Expenses	Budget \$	Actual \$	Difference \$
Home Repair			
Home Insurance			
Auto Insurance			
Life Insurance			
Taxes – Property			
Annual Income Taxes			
Holiday Expenses			
Birthdays			
Other			
Interest Earned on Savings Account(s)			
<b>Total Infrequent Expenses</b>			

Infrequent Expenses - Spending	Balance Fwd \$	Actual \$	Mo Applied \$	New Balance \$
Home Repair        \$ _____				
Home Insurance    \$ _____				
Auto Insurance    \$ _____				
Life Insurance     \$ _____				
Taxes – Property   \$ _____				
Annual Income Taxes \$ _____				
Holiday Expenses \$ _____				
Birthdays         \$ _____				
Other                \$ _____				
Interest Earned on Savings Account(s)				
<b>Total Infrequent Expenses</b>				

Saving for Monthly \$ Goals	Budget \$	Actual \$	Difference \$
Pay Down Credit Cards			
Emergency Fund			
RRSP			
Other			
Interest Earned on Savings Account(s)			
<b>Total Financial Goals</b>			

Total Expenses & Goals	Budget \$	Actual \$	Difference \$
Total Fixed Expenses			
Total Variable Expenses			
Total Infrequent Expenses			
Total Financial Goals			
<b>Total Expenses &amp; Goals</b>			

<b>Total Income</b>			
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## Financial Goals for the Month of \_\_\_\_\_

<b>Monthly Financial Goals</b>	Balance Fwd \$	Actual \$	Mo Applied \$	New Balance \$
Pay Down Credit Cards				
Emergency Fund				
RRSP				
Other				
Interest Earned on Savings Account(s)				
<b>Total Financial Goals</b>				

<b>Financial Goals Overview</b>	Total Applied	New Balance	Goal \$ To Date
Pay Off Credit Cards \$ _____			
Emergency Fund \$ _____			
RRSP \$ _____			
Other \$ _____			
Interest Earned on Savings Account(s)			
<b>Total Financial Goals</b>			