## **Income and expense worksheet**

## Monthly net income (after deductions)

deductions)	Actual income	Budget
Your income		
Other person's income		
Child support/alimony		
Income from other sources		
Payroll savings (auto deposit)		
Total monthly net income		
Total monthly net income		

RRSP contribution		
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Monthly expenses	Actual expenses	Budget
Mortgage or rent		
Second mortgage/home equity loan		
Property taxes		
Association fees		
Home owners/renters insurance		
Home maintenance/repairs		
Heating fuel/natural gas		
Electricity		
Telephone/land line		
Internet/cable/TV		
Cell phone		
Water/sewage		
Trash		
Groceries and household goods		
Meals out: coffee/breakfast/lunch/dinner		
Childcare/adult care/sitters		
Child support/alimony payments		
Vehicle payment/lease #1		
Vehicle payment/lease #2		
Gasoline/fuel		
Vehicle maintenance		
Vehicle insurance		
Vehicle registration		
Public transportation/parking/tolls		
Life insurance (outside of work)		

Medical expenses (out-of-pocket) Dental/vision expenses (out-of-pocket) Medications/prescriptions (out-of-pocket) Laundry/dry cleaning Clothing Entertainment/hobbies Gaming (lottery, casino, etc.) Tobacco Alcohol Gifts: birthday/holiday/special occasion Contributions/lithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Net monthly cash flow (Net income minus total monthly expenses)  Monthly creditor/debt payments		Actual expenses	Budget
Dental/vision expenses (out-of-pocket)  Medications/prescriptions (out-of-pocket)  Laundry/dry cleaning  Clothing  Entertainment/hobbies  Gaming (lottery, casino, etc.)  Tobacco  Alcohol  Gifts: birthday/holiday/special occasion  Contributions/tithing/donations  Health and beauty/haircuts  Pet care  Professional license/union dues  Vacation/travel  Education/tuition/lessons  Kids' allowances  Fitness club/gym  Emergency fund  Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Medical expenses (out-of-pocket)		
Laundry/dry cleaning Clothing Entertainment/hobbies Gaming (lottery, casino, etc.) Tobacco Alcohol Gifts: birthday/holiday/special occasion Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)			
Clothing Entertainment/hobbies Gaming (lottery, casino, etc.) Tobacco Alcohol Gifts: birthday/holiday/special occasion Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Medications/prescriptions (out-of-pocket)		
Entertainment/hobbies Gaming (lottery, casino, etc.) Tobacco Alcohol Gifts: birthday/holiday/special occasion Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Laundry/dry cleaning		
Gaming (lottery, casino, etc.)  Tobacco  Alcohol  Gifts: birthday/holiday/special occasion  Contributions/tithing/donations  Health and beauty/haircuts  Pet care  Professional license/union dues  Vacation/travel  Education/tuition/lessons  Kids' allowances  Fitness club/gym  Emergency fund  Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Clothing		
Tobacco Alcohol Gifts: birthday/holiday/special occasion Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Entertainment/hobbies		
Tobacco Alcohol Gifts: birthday/holiday/special occasion Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Gaming (lottery, casino, etc.)		
Gifts: birthday/holiday/special occasion Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)			
Contributions/tithing/donations Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses Net monthly cash flow (Net income minus total monthly expenses)	Alcohol		
Health and beauty/haircuts Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Gifts: birthday/holiday/special occasion		
Pet care Professional license/union dues Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Contributions/tithing/donations		
Professional license/union dues Vacation/travel  Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Health and beauty/haircuts		
Vacation/travel Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Pet care		
Education/tuition/lessons Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Professional license/union dues		
Kids' allowances Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Vacation/travel		
Fitness club/gym Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Education/tuition/lessons		
Emergency fund Additional expenses:  Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Kids' allowances		
Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Fitness club/gym		
Total monthly expenses  Net monthly cash flow (Net income minus total monthly expenses)	Emergency fund		
Net monthly cash flow (Net income minus total monthly expenses)	Additional expenses:		
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minus total monthly expenses)	Net monthly cash flow (Net income		
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