

BUDGET WORKSHEET	COLUMN A Previous Months (\$)	COLUMN B Budget (\$)	COLUMN C Actual Spending (\$)	COLUMN D Difference (B - C) (\$)
Income				
Salary or benefits				
Income from investments (interest or dividends)				
Canada Child Tax Benefit (CCTB)				
Other				
TOTAL INCOME				
Mandatory Expenses (Needs)				
<u>Home</u>				
Rent or mortgage payment				
Property taxes/condo fees				
Home Insurance				
Utilities (such as electricity, water, cable or telephone)				
<u>Car</u>				
Car loan payment				
Car repairs, gas, etc.				
Car insurance/registration, etc.				
<u>Life</u>				
Public transportation				
Groceries				
Child care				
Medical and Dental				
Outstanding loan payments				
Basic clothing				
Life, disability and medical insurance				
Emergency fund				
Other				
<u>Other Expenses (Wants)</u>				
Restaurants and entertainment				
Clothing (extra)				
Hair care				
Gifts				
Vacations				
Other				
TOTAL EXPENSES				
SAVINGS TO REACH GOALS (Total income minus total expenses)				