

MONTHLY BUDGET Prepared on _____ 20 _____

INCOME	Anticipated	Actual	Variance (+ or -)
Net salary (minus income tax and other deductions)			
Overtime			
Commissions			
Family allowances			
Interest			
Investment income			
Part-time work			
Spouse's net income			
Other income			
NET INCOME: MONTHLY TOTAL			
EXPENSES			
Housing - Monthly expenses (secondary residence included), rent or mortgage payments (including taxes)			
Hydro (water heater rental, etc.)			
Heating (furnace equipment rental)			
Property maintenance and repairs			
Television rental, cable subscription			
Telephone			
Insurance			
SUB-TOTAL			
Transportation			
Automobile : gas and oil			
Annual insurance and licence			
Repairs (estimated), including maintenance			
Public transit			
Parking, taxis, tickets			
SUB-TOTAL			

Regular expenses, food (including lunches at work)			
Clothes (cleaning)			
Cigarettes, newspapers, magazines, books			
Alcoholic beverages (beer, wine, etc.)			
Leisure (including babysitting fees)			
Pocket money (for you, your spouse, your children)			
Personal expenses (personal care, jewelry, hairdressers, etc.)			
Education expenses			
Gifts (including charities)			
SUB-TOTAL			

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OTHER EXPENSES (Personal loans)			
Savings (bank account, bonds, etc.)			
Automobile			
Furnishings			
Professional fees (doctors, dentists, lawyers, etc.)			
Credit cards			
Vacations			
Miscellaneous			
SUB-TOTAL			
TOTAL EXPENSES			
NET INCOME →			
LESS TOTAL EXPENSES →			
SURPLUS OR DEFICIT			

Signature : _____ **Date :** _____