

## Your Budget

Learning to make a budget can help you manage your personal finances. This tool shows you how to calculate your earnings and expenses.

Monthly Income	
Net earnings	\$
Net earnings from self-employment	\$
Net supplementary income (second job, additional income)	\$
Commissions	\$
Bonuses (net amount stemming from work bonuses/awards)	\$
Tips	\$
Government benefits	\$
Bursaries (scholarships, performance bursaries, etc.)	\$
Income tax rebate (annual return stemming from your income tax declaration)	\$
Sales tax rebate	\$
Net rental income	\$
<b>Pensions or additional benefits (net):</b>	
Annuities (life or fixed annuity)	\$
Registered Retirement Income Fund (RRIF) annuities	\$
Life Income Fund (LIF) earnings	\$
Registered pension plan (pension fund)	\$
Pension from the Régie des rentes du Québec (RRQ) or Canada Pension Plan (CPP)	\$
Old Age Security (OAS) Pension and guaranteed income supplement (GIS)	\$
Child Tax Benefit	\$
Spousal support	\$
Social assistance (financial support to those in difficulty)	\$
<b>Investments:</b>	
Investment income (interest, dividends, capital gains, etc.)	\$
<b>Additional income</b>	\$
<b>Total Income</b>	

Monthly savings	
Emergency funds	\$
Savings account	\$
Retirement savings	\$
House fund	\$
Education fund	\$
Investments (GIC, mutual funds, stocks, etc.)	\$
Vacation fund	\$
Trip fund	\$
Car fund	\$
Others	\$
<b>Total monthly savings</b>	

## Monthly expenses

### Housing

Rent/mortgage payment	\$
Property taxes	\$
School taxes	\$
Water taxes	\$
Electricity	\$
Heating	\$
Alarm system	\$
Repairs and maintenance	\$
Home insurance	\$
Loss of rental income	\$

### Personal insurance (if not included in payroll deductions)

Life insurance	\$
Disability insurance	\$
Critical illness insurance	\$
Accident insurance	\$

### Transport

Car payment (car purchase/lease)	\$
Public transit (taxi, train, subway, bus, etc.)	\$
Car expenses (gasoline, repairs and maintenance, tires, etc.)	\$
Car insurance	\$
Parking	\$
Drivers license and registration	\$

### Telecommunications

Basic phone service and long distance charges	\$
Cell phone (monthly charge or prepaid services)	\$
Pager	\$
Cable/satellite television (subscription for cable/ satellite TV or specialty channels)	\$
Internet	\$

### Food

Groceries	\$
Restaurant	\$

### Health

Health care (medical/paramedical/dental services, prescription glasses, etc.)	\$
Pharmacy (medication expenses, etc.)	\$

### Education and recreation

School expenses (books, equipment, extracurricular activities, tuition, etc.)	\$
Sports and recreation (leisure, theatre, cinema, video rentals, books and magazines, sports equipment, etc.)	\$
Vacation (air fare, hotel, meals, equipment, souvenirs, camping, trip insurance, etc.)	\$
Subscriptions (newspapers, magazines, sports clubs, etc.)	\$

### Loan payments

Credit card	\$
Line of credit	\$
Personal loan	\$
Student loan	\$
Personal loan (family or friends)	\$
Other loans (furniture, debt consolidation, etc.)	\$

