

# BUDGET WORKSHEET

## SOURCES OF INCOME (ANNUALLY)

Net Salary (gross salary minus taxes) \_\_\_\_\_  
Self-Employed Income \_\_\_\_\_  
Dividend / Interest \_\_\_\_\_  
Capital Gains \_\_\_\_\_  
Rents / Annuities / Pension \_\_\_\_\_  
Bonus / Gifts / Misc. Income \_\_\_\_\_  
Alimony / Child Support \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL ANNUAL INCOME:**

## EXPENSES (ANNUALLY)

### LIVING EXPENSES

Food \_\_\_\_\_  
Clothing \_\_\_\_\_  
Childcare \_\_\_\_\_  
Auto – Gas and Maintenance \_\_\_\_\_  
Mortgage or Rent \_\_\_\_\_  
Utilities \_\_\_\_\_  
Transportation \_\_\_\_\_  
Pet Care \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL LIVING EXPENSES:**

**USE THIS FORM TO CALCULATE THE DIFFERENCE BETWEEN YOUR INCOME AND EXPENSES. YOU MIGHT BE SURPRISED AT HOW MUCH (OR HOW LITTLE) YOU HAVE REMAINING.**

### TAXES AND DEDUCTIONS

Property Taxes \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL TAXES AND DEDUCTIONS:**

### INSURANCE PREMIUMS

Life \_\_\_\_\_  
Disability \_\_\_\_\_  
Health \_\_\_\_\_  
Home \_\_\_\_\_  
Auto \_\_\_\_\_  
Liability \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL INSURANCE PREMIUMS:**

### DEBTS

Credit Card Payments \_\_\_\_\_  
Line of Credit Payment \_\_\_\_\_  
Loan Payments \_\_\_\_\_  
Other Debt Payments \_\_\_\_\_

**TOTAL DEBTS:**

### DISCRETIONARY

Vacations \_\_\_\_\_  
Membership Fees \_\_\_\_\_  
Entertainment \_\_\_\_\_  
Charitable Donations \_\_\_\_\_  
Household Purchases \_\_\_\_\_  
Gifts \_\_\_\_\_

**TOTAL DISCRETIONARY:** \_\_\_\_\_

### REPAIRS AND EXPENDITURES

Household Repairs \_\_\_\_\_  
Major Expenditures \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL REPAIRS & EXPENDITURES:** \_\_\_\_\_

### MISCELLANEOUS

Education \_\_\_\_\_  
Medical / Dental \_\_\_\_\_  
Alimony / Child Support \_\_\_\_\_  
Emergency Fund \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL MISCELLANEOUS:** \_\_\_\_\_

### SAVINGS/INVESTMENT CONTRIBUTIONS

RRSPs \_\_\_\_\_  
RRIFs \_\_\_\_\_  
RESPs \_\_\_\_\_  
Pension Plans \_\_\_\_\_  
Savings Deposits \_\_\_\_\_  
Other \_\_\_\_\_

**TOTAL CONTRIBUTIONS:** \_\_\_\_\_

## TOTAL EXPENSES

TOTAL LIVING EXPENSES: \_\_\_\_\_  
TOTAL TAXES AND DEDUCTIONS: \_\_\_\_\_  
TOTAL INSURANCE PREMIUMS: \_\_\_\_\_  
TOTAL DEBTS: \_\_\_\_\_  
TOTAL DISCRETIONARY: \_\_\_\_\_  
TOTAL REPAIRS & EXPENDITURES: \_\_\_\_\_  
TOTAL MISCELLANEOUS: \_\_\_\_\_  
TOTAL SAVINGS CONTRIBUTIONS: \_\_\_\_\_

**TOTAL EXPENSES** \_\_\_\_\_

**TOTAL ANNUAL INCOME**

**TOTAL ANNUAL EXPENSES**

**TOTAL REMAINDER**