

### Monthly Budget Spreadsheet

Item	Amount
<b>Monthly Income</b>	
Net monthly salary (after taxes)	
Average net monthly commissions, tips	
Investment income e.g. interest, dividends, capital gains	
Other income e.g. bonuses, freelance income, rental income	
<b>Total Monthly Income</b>	\$0.00
<b>Monthly Expenses</b>	
Mortgage/rent	
Utilities e.g. electricity, gas, water, TV, phone, Internet	
Property taxes	
Income tax/CPP/ EI	
Insurance (home, life)	
Home maintenance & furnishings	
Groceries	
Clothing	
Transit fare; car (payments, fuel, maintenance, insurance)	
Child related - child care, allowances, activities, toys etc.	
Medical e.g. Health/dental insurance, prescriptions, eye care	
Pets (food, vet)	
Entertainment e.g. books, hobbies, restaurants, concerts	
Club and sports memberships	
Gifts and charitable donations	
Travel/vacation	
Retirement savings	
Debt payments e.g. credit cards, line of credit, student loans	
Education e.g. RESP, tuition	
Emergency fund	
Other	
<b>Total Monthly Expenses</b>	\$0.00
<b>Disposable Income</b> <b>(Total monthly income - Total monthly expenses)</b>	\$0.00

Spreadsheet posted at [www.gailbebee.com](http://www.gailbebee.com) under Resources/Student Material