

Monthly Budget Worksheet-

Community Credit Counselling Services

Name		Day Phone #	
	Initial	Revised	
Housing			Total forward
first mortgage			Living Expenses
second mortgage			Groceries- food
property taxes (mthly average)			weekend travel - gas/transit
Rent or condo fees			clothing
hydro			alimony & support payments
water/sewage			monthly parking
heating			auto lease (not loan)
basic telephone }			auto repairs/license- average
long distance }			insurance - auto
cell phone }			insurance - life
insurance - house			medical / doctor/ glasses }
cable TV			prescription drugs }
internet service			dental routine
maintenance contracts			dental - major
Other (specify)			laundry/dry cleaning
SUB TOTAL			pet food and care
Work Expenses			SUB TOTAL
Work- transit or gas (self)			Other
Work- transit or gas (spouse)			tax provision - self employment
lunches / breaks (self)			Monthly family court payments
lunches/breaks (spouse)			RRSP contributions
daycare			RESP (education)
special work clothes			
			SUB TOTAL
Personal Expenses			Secured Vehicle Debt payments
tobacco			Other Secured Debt payments
alcohol/beverages			
recreation/kids activities }			TOTAL EXPENSES
family entertainment }			
fitness memberships }			NET mthly income - self
barber / hair cuts			NET mthly income - spouse
grooming / toiletries			child tax credit
magazines/ newspapers			GST credit
gifts			rental income
religious donations			child support income
student loans / tuition			other income
kids allowances/ transit			TOTAL NET INCOME
Other (specify)			(less) Total Expenses
SUB TOTAL			FUNDS AVAILABLE
Are any utilities, rent / mortgage or auto payments or other expenses in arrears? Yes no?			
Secured debt includes vehicle loans, or a line of credit secured by a property			

Return by email or fax to: **905-707-7895**