

### 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	
Property taxes	
Utilities (heat, electricity, gas, telephone, Internet, cable)	
Home furnishings, maintenance	
Transportation - transit, car (payments, fuel, maintenance)	
Insurance (home, auto, health, dental)	
Debt payments e.g credit cards, line of credit, student loans	
Food (groceries)	
Clothing	
Pets (food, vet)	
Entertainment e.g. books, hobbies, toys, restaurants, concerts	
Sports/Gym membership	
Gifts	
Travel/vacation	
Education e.g. RESP, tuition	
Retirement savings	
Charity	
Emergency fund	
Other	
<b>Total Monthly Expenses</b>	\$0.00
<b>Disposable Income</b> <b>(Total monthly income - Total monthly expenses)</b>	\$0.00

This spreadsheet is posted at [www.gailbebee.com](http://www.gailbebee.com)  
See Student Material in the Resources page