

Monthly Budget Spreadsheet

Item	Amount
Monthly Income	
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	
Total Monthly Income	\$0.00
Monthly Expenses	
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	
Total Monthly Expenses	\$0.00
Disposable Income (Total monthly income - Total monthly expenses)	\$0.00

Spreadsheet posted at www.gailbebee.com under Resources/Student Material