

## Budgeting Worksheet

### Net Income

My Monthly Take-Home Pay	
My Spouse/Partner's Monthly Take-Home Pay	
Canada Child Tax Benefit (CCTB)	
Social Assistance	
Child Support Income	
Other	
<b>Income Sub-Total</b>	

Spending (Mandatory)	Budget	Actual	Difference
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#### Home

Rent			
Mortgage Payments			
Property Taxes			
Condo Fees			
Home Insurance			
Hydro			
Telephone			
Cable/Satellite			
Internet			
Combined (Phone, TV, Internet)			

#### Car/Transportation

Licensing and Registration			
Car Loan Payment			
Gas			
Car Insurance			
Parking			
Transit Pass			
Other			

#### Life/Health Insurance

Your Life			
Your Spouse/Partner's Life			
Your Disability			
Your Spouse/Partner's Disability			
Medical			
Other			

#### Food

Groceries			
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#### Child Care

Daycare			
Babysitting			
Child Support Payments			
Other			

# Budgeting Worksheet

**Debt**

Credit Cards  
 Line of Credit  
 Student Loan  
 Other


**Services**

Cellphone Bill(s)  
 Banking Fees


**Mandatory Spending Sub-Total**

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(Budget)                      (Actual)                      (Difference)

**Spending (Entertainment/Wants)**

Restaurants/Bars  
 Gym/Club Memberships  
 Clothing  
 Hair Care  
 Gifts  
 Take-out  
 Movies  
 Vacations  
 Other (Daily Coffees, Snacks, etc.)


**Entertainment Spending Sub-Total**

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(Budget)                      (Actual)                      (Difference)

**All Actual Spending**

Actual Mandatory + Actual Entertainment

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**Your Actual Balance**

(All Actual Spending - Total Income)

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