Personal Monthly Budget Template

Income

Monthly Income	Supposed to Receive (Beginning of the month)	Actual Amount Received (End of the Month)
Employment or Social Assistance Income	$	$
OAS/CPP(D)/GIS	$	$
Child Tax Credit	$	$
GST/Trillium Benefit	$	$
Child/Spousal Support	$	$
Gifts from Family or Friends	$	$
Loans from Family or Friends	$	$
Other Income	$	$
Total Income from All Sources	$	

Expenses- Home

Monthly Expenses	Supposed to Pay (Beginning of the month)	Actual Amount Paid (End of the Month)
Rent or Mortgage	$	$
Condo Fees/Property Taxes	$	$
Heat	$	$
Hydro	$	$
Water	$	$
House, Life or Renters Insurance	$	$
Groceries	$	$
Other	$	$
Other	$	$
Total Costs	$	

Expenses- Vehicle/Transportation

Monthly Expenses	Supposed to Pay (Beginning of the month)	Actual Amount Paid (End of the Month)
Bus Pass/Bus Fare	$	$
Car Payments	$	$
Car Insurance	$	$
Gas	$	$
Maintenance (oil change, tires etc.)	$	$
Parking	$	$
Other	$	$
Other	$	$
Total Costs	$	

Other Expenses

Monthly Expenses	Supposed to Pay (Beginning of the month)	Actual Amount Paid (End of the Month)
Child Care	$	$
Veterinarian Care/Pet Food	$	$
Clothing/Personal Needs	$	$
Medication/Health Expenses	$	$
Cleaning Supplies	$	$
Student Loans	$	$
Credit Card Payments	$	$
Alimony/Child Support	$	$
Line of Credit	$	$
Other	$	$
Other	$	$
Total Costs	$	

Expenses- Other Items

Monthly Expenses	Supposed to Pay (Beginning of the month)	Actual Amount Paid (End of the Month)
Cell Phone	$	$
Internet	$	$
Entertainment (dining out, movies)	$	$
Gifts	$	$
Other	$	$
Other	$	$
Other	$	$
Total Costs	$	

Expenses- Thinking Ahead

Monthly Expenses	Supposed to Pay (Beginning of the month)	Actual Amount Paid (End of the Month)
Registered Retirement Savings Plan	$	$
Registered Education Savings Plan	$	$
Emergency Funds	$	$
Investments	$	$
Other	$	$
Other	$	$
Total Costs	$	

How much money do you have left? _____

What was your total income for the month? _____

How much did you spend? _____

What is the difference? _____