## Budget Worksheet

| MONTHLY SPENDING | Amount spent each month: | Could you lower it by: |
| :---: | :---: | :---: |
| HOUSING |  |  |
| Mortgage or rent |  |  |
| Property tax |  |  |
| Water/sewer |  |  |
| Gas |  |  |
| Electricity |  |  |
| Telephone |  |  |
| Cell phone \& Internet |  |  |
| Cable \& Satellite |  |  |
| House repairs/maintenance |  |  |
| VEHICLES/TRANSPORTATION |  |  |
| Loan or lease payment |  |  |
| Repairs/maintenance |  |  |
| Parking |  |  |
| Gas |  |  |
| Bus or train |  |  |
| FOOD |  |  |
| Groceries |  |  |
| Meals out |  |  |
| Lunch at work |  |  |
| CLOTHING |  |  |
| Adults |  |  |
| Kid(s) |  |  |
| KID'S EXPENSES |  |  |
| School fees \& charges |  |  |
| Daycare |  |  |
| Allowance |  |  |
| Sports \& other activities |  |  |
| School lunches |  |  |
| Child support payments |  |  |
| CURRENT PAYMENTS |  |  |
| Credit Card |  |  |
| Credit Card |  |  |
| Credit Card |  |  |
| Student Loan |  |  |
| Credit Line |  |  |
| PERSONAL EXPENSES |  |  |
| Memberships |  |  |
| Dues \& Subscriptions |  |  |
| Presents |  |  |
| Personal spending money |  |  |
| Hairdresser |  |  |
| Dry cleaning |  |  |
| PAYING YOURSELF |  |  |
| RRSP monthly savings |  |  |
| Other savings plans |  |  |
| INSURANCE |  |  |
| Vehicle |  |  |
| House or content |  |  |
| Life |  |  |
| Disability |  |  |
| MEDICAL |  |  |
| Prescriptions |  |  |
| Dental |  |  |
| Eye Care |  |  |
| Drugs/vitamins |  |  |
| ENTERTAINMENT |  |  |
| Sports \& recreation |  |  |
| GRAND TOTAL: | : |  |
|  | Total spent each month: | Total possible savings: |

