

Budget Worksheet

Column A
Previous Months (\$)

Column B
Budget (\$)

Column C
Actual Spending (\$)

Column D
Difference (B - C) (\$)

	Column A Previous Months (\$)	Column B Budget (\$)	Column C Actual Spending (\$)	Column D Difference (B - C) (\$)
INCOME				
Salary or benefits				
Canada Child Tax Benefit (CCTB)				
Other				
TOTAL INCOME				
BASIC EXPENSES (NEEDS)				
HOME				
Rent or mortgage payment				
Property taxes/condo fees				
Home insurance				
Utilities (such as electricity, water, cable or telephone)				
Repairs and maintenance				
TRANSPORTATION				
Public transportation				
Car loan payment				
Car repairs, gas, etc.				
Car insurance/registration, etc.				
LIVING EXPENSES				
Groceries				
Child care				
Medical and dental				
Outstanding loan payments				
Basic clothing				
Life, disability and medical insurance				
Emergency fund				
Other				
OTHER EXPENSES (WANTS)				
Restaurants and entertainment				
Clothing (extra)				
Hair care				
Gifts				
Vacations				
Other				
TOTAL EXPENSES				
SAVINGS TO REACH GOALS (Total income minus total expenses)				