

Budget management tool

(per year or month)

INCOME

	TODAY	IN RETIREMENT
Net employment earnings		
Rental income		
Investment income		
Allowances, benefits and pensions		
Support payments received		
Other income		
Total income		

FIXED EXPENSES

	TODAY	IN RETIREMENT
HOUSING		
Payment for housing (mortgage or rent)		
Condo fees		
Municipal and school taxes		
Electricity and heating		
Cable, Internet, security system and telephone		
Furniture and household appliances		
Housing maintenance		
TRANSPORTATION		
Car payment (loan or lease)		
Gas		
License and registration		
Parking		
Car maintenance		
Public transportation and taxis		

	TODAY	IN RETIREMENT
INSURANCE		
Home insurance policy		
Automobile insurance		
Life insurance		
Disability insurance		
Critical illness insurance		
DEBTS		
Credit card		
Personal loan		
Line of credit		
MISCELLANEOUS		
Banking fees		
Daycare		
Support payments paid		
Pet (food, veterinarian, etc.)		
Subtotal of fixed expenses		

VARIABLE EXPENSES

	TODAY	IN RETIREMENT
FOOD		
Groceries		
Restaurant		
Alcohol and tobacco		
CLOTHING		
Purchases		
Maintenance		
HEALTH AND BEAUTY		
Medication and medical care		
Beauty treatments (hairdressing, beauty salon, etc.)		
Dental care and eyeglasses		

	TODAY	IN RETIREMENT
LEISURE ACTIVITIES		
Pocket money		
Subscriptions (streaming platforms, games, magazines, social clubs, etc.)		
Cultural and sporting activities		
Tuition fees		
Gifts and donations		
Outings (shows, etc.)		
Trips		
Other		
PERSONAL SAVINGS		
Registered retirement savings plan (RRSP)		
Tax-free savings account (TFSA)		
Registered education savings plan (RESP)		
Emergency fund		
Other personal savings		
Subtotal of variable expenses		

OVERALL EXPENSES

Subtotal of fixed and variable expenses		
Unexpected expenses and other (5%) (Generally allow between 3% and 5% of the subtotal of fixed and variable expenses.)		
Total expenses		

RESULTS

Balance (Surplus or deficit)		
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Clear the form