THE MONEYSENSE COMPLETE FINANCIAL PLAN KIT

WORKSHEET #4: YOUR SPENDING AND SAVINGS

CURRENT DATE: _____ NAME: _____

NET INCOME	MONTHLY	ANNUAL	RETIREMENT
Income - Me (after tax and deductions)			
Income - Spouse (after tax and deductions)			
Other (eg. rental income, government benefits, investment income)			
TOTAL NET INCOME			

EXPENSES:

FIXED COSTS & REGULAR MONTHLY PAYMENTS			
Rent / Mortgage			
Condo/Strata fees			
Property Insurance (if paid monthly)			
Property Taxes (if paid monthly)			
Heat/Gas			
Electricity			
Phone			
Cable			
Internet			
Cell Phone(s)			
Childcare / Allowance / Children's Expenses			
Life or Disability Insurance Premiums			
Provincial Health Premiums (eg. MSP, OHIP)			
Car Payment			
RRSP			
RESP			
Non-RRSP Savings			
Bank Fees			
Car Insurance (if paid monthly)			
Charitable Donation (if paid monthly)			
Monthly Payment Credit Card # 1 (if cards paid off monthly, put $0)			
Monthly Payment Credit Card # 2 (if cards paid off monthly, put $0)			
Loan Payment			
Line of Credit Payment			
Savings Goal #1			
Savings Goal #2			
Savings Goal #3			
Other			
TOTAL FIXED COSTS AND REGULAR MONTHLY PAYMENTS			

Source: www.moneycoachescanada.ca, www.womensfinanciallearning.ca

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WORKSHEET #4: YOUR SPENDING AND SAVINGS

MONTHLY EXPENSES			
Groceries			
Pet Food and Treats			
Personal Care (hair cuts, dry cleaning, pharmacy)			
Gas			
Taxis / Bus/ Parking			
Snacks, Lunches at work, Coffees			
Entertainment (Dining out, movies, etc)			
Alcohol (beer/wine) or Cigarettes			
Other			
TOTAL MONTHLY EXPENSES			

LUMP SUM AND ANNUAL EXPENSES			
Property Taxes (if paid annually)			
Property Insurance (if paid annually)			
Home Repairs and Maintenance			
Car Repairs and Maintenance			
Car Insurance (if paid annually)			
Medical & Dental			
Clothing			
Gifts - Birthdays, Christmas, other			
Charitable Donations (if paid annually)			
Hobbies and/or Children's Activities			
Self-Improvement			
Clubs & Memberships			
Professional / Accounting Fees			
Vet			
Computer/Electronics supplies and equipment			
Travel & Vacations			
Other			
TOTAL LUMP SUM OR ANNUAL EXPENSES			

TOTAL EXPENSES			

CASH FLOW SURPLUS DEFICIT: *(Total Net Income - Total expenses)*			

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