

# What's Your Budget?

Good financial planning starts with knowing what you spend. Try out this Budget Worksheet to see where your costs and expenses are currently and when you start school.

## My current monthly expenses:

### HOUSING

Rent, mortgage  
Property taxes  
Maintenance  
Insurance

### UTILITIES

Hydro  
Gas  
Sewer and water  
Phone(s)  
Internet  
TV cable/satellite

### CAR

Loan, lease payment  
Insurance  
Gas  
Repairs

### OTHER EXPENSES

Groceries  
Restaurants  
Personal clothing  
Clothing for work  
Toiletries  
Medical  
Dental  
Travel to work  
Entertainment  
Magazines, books & newspapers  
Hobbies  
Vacation/Travel  
Gifts  
Donations  
Miscellaneous

### PERSONAL INSURANCE

Health insurance  
Disability insurance  
Life insurance

### FINANCIAL

Personal loans  
Bank fees  
Credit cards  
Savings  
Company pension contributions  
Stock purchase plan

### TAXES

Income tax  
CPP and EI premiums

### TOTAL

## My monthly expenses at school:

### HOUSING

Rent, mortgage  
Property taxes  
Maintenance  
Insurance

### UTILITIES

Hydro  
Gas  
Sewer and water  
Phone(s)  
Internet  
TV cable/satellite

### CAR

Loan, lease payment  
Insurance  
Gas  
Repairs

### OTHER EXPENSES

Groceries  
Restaurants  
Personal clothing  
Toiletries  
Medical  
Dental  
Transportation (parking, ttc)  
Entertainment  
Books and supplies  
Hobbies  
Vacation/Travel  
Gifts  
Donations  
Miscellaneous  
Additional education fees  
Computer

### PERSONAL INSURANCE

Health insurance  
Disability insurance  
Life insurance

### FINANCIAL

Personal loans  
Bank fees  
Credit cards  
Savings

### TAXES

Income tax

### TOTAL