



What's your budget?

Good financial planning starts with knowing what you spend. Try out this budget worksheet to see the difference in your costs before you retire and after you stop working.

My current monthly expenses:	my monthly expenses after i retire:
HOUSING	HOUSING
Rent, mortgage	Rent, mortgage
Property taxes	Property taxes
Maintenance	Maintenance
Insurance	Insurance
UTILITIES	UTILITIES
Hydro	Hydro
Gas	Gas
Sewage and water	Sewage and water
Phone(s)	Phone(s)
Internet	Internet
TV cable/satellite	TV cable/satellite
CAR	CAR
Loan, lease payment	Loan, lease payment
Insurance	Insurance
Gas	Gas
Repairs	Repairs
OTHER EXPENSES	OTHER EXPENSES
Groceries	Groceries
Restaurants	Restaurants
Personal clothing	Personal clothing
Clothing for work	Toiletries
Toiletries	Medical
Medical	 Dental
Dental	Entertainment
Travel to work	Magazines, books & newspapers
Entertainment	Hobbies
Magazines, books & newspapers	Vacation/travel
Hobbies	Gifts
Vacation/travel	Donations
Gifts	Miscellaneous
Donations	
Miscellaneous	
PERSONAL INSURANCE	PERSONAL INSURANCE
Health insurance	Health insurance
Disability insurance	Disability insurance
Life insurance	Life insurance
FINANCIAL	FINANCIAL
Personal loans	Personal loans
Bank fees	Bank fees
Credit cards	Credit cards
Savings	Savings
Company pension contributions	
Stock purchase plan	
TAXES	TAXES
Income tax	Income tax
CPP and EI premiums	
TOTAL	TOTAL