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:

**HOUSING**
- Rent, mortgage
- Property taxes
- Maintenance
- Insurance

**UTILITIES**
- Hydro
- Gas
- Sewage 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

### My monthly expenses after I retire:

**HOUSING**
- Rent, mortgage
- Property taxes
- Maintenance
- Insurance

**UTILITIES**
- Hydro
- Gas
- Sewage and water
- Phone(s)
- Internet
- TV cable/satellite

**CAR**
- Loan, lease payment
- Insurance
- Gas
- Repairs

**OTHER EXPENSES**
- Groceries
- Restaurants
- Personal clothing
- Toiletries
- Medical
- Dental
- 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

**TAXES**
- Income tax

TOTAL

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