



Your Financial Tool Kit

Developed by the Financial Consumer Agency of Canada, the Investor Education Fund and l'Autorité des marchés financiers



My monthly budget

Enter your total monthly income and total monthly expenses. Then subtract your expenses from your income to see if you have a surplus or a deficit. You can also use the Budget Calculator from the Financial Consumer Agency of Canada, a useful and complete interactive tool to create your household budget. (Go to www.fcac.gc.ca, and click on Budget Calculator under the For Consumers tab.)

| Income | Amount per month (\$) |
|---|-----------------------|
| Employment income (after deductions) | <input type="text"/> |
| Bonuses | <input type="text"/> |
| Tips or commissions | <input type="text"/> |
| Government payments (Canada Child Tax Benefit, EI, CPP/QPP, etc.) | <input type="text"/> |
| Self-employment | <input type="text"/> |
| Gifts | <input type="text"/> |
| Grants or scholarships | <input type="text"/> |
| Royalties | <input type="text"/> |
| Other | <input type="text"/> |
| Total income | <input type="text"/> |

| Fixed expenses | Cost per month (\$) |
|---|---------------------|
| Rent or mortgage paymen | |
| Property taxes and/or condo fees | |
| Home insurance | |
| Utilities (electricity, water, heat) | |
| Communications (telephone, Internet, cable) | |
| Transit | |
| Car loan payment | |
| Other loan payments | |
| Child care | |
| Other insurance (life, disability, etc.) | |
| Banking and credit card service fees | |
| Savings | |
| Other fixed expenses | |
| Total fixed expenses | |

| Variable expenses | Cost per month (\$) |
|---|----------------------|
| Groceries | <input type="text"/> |
| Eating out | <input type="text"/> |
| Household expenses (cleaning, maintenance, repairs, furniture) | <input type="text"/> |
| Car repairs, gas, etc. | <input type="text"/> |
| Computer equipment and office supplies | <input type="text"/> |
| Pets | <input type="text"/> |
| Health care (dental, medication, glasses/lenses) | <input type="text"/> |
| Clothing and footwear | <input type="text"/> |
| Personal care (toiletries, hair care, makeup, laundry) | <input type="text"/> |
| Recreation (movies, games, videos, clubs, concerts, sports, etc.) | <input type="text"/> |
| Travel | <input type="text"/> |
| Gifts and charitable donations | <input type="text"/> |
| Education (tuition, books, fees, etc.) | <input type="text"/> |
| Other variable expenses | <input type="text"/> |
| Total variable expenses | <input type="text"/> |

| | |
|--|----------------------|
| Total monthly income | <input type="text"/> |
| Total monthly expenses | <input type="text"/> |
| Difference between total monthly income and total monthly expenses | <input type="text"/> |