

Your Budget

Learning to make a budget can help you manage your personal finances. This tool shows you how to calculate your earnings and expenses.

Monthly Income	
Net earnings	\$ <input type="text"/>
Net earnings from self-employment	\$ <input type="text"/>
Net supplementary income (second job, additional income)	\$ <input type="text"/>
Commissions	\$ <input type="text"/>
Bonuses (net amount stemming from work bonuses/awards)	\$ <input type="text"/>
Tips	\$ <input type="text"/>
Government benefits	\$ <input type="text"/>
Bursaries (scholarships, performance bursaries, etc.)	\$ <input type="text"/>
Income tax rebate (annual return stemming from your income tax declaration)	\$ <input type="text"/>
Sales tax rebate	\$ <input type="text"/>
Net rental income	\$ <input type="text"/>
Pensions or additional benefits (net):	
Annuities (life or fixed annuity)	\$ <input type="text"/>
Registered Retirement Income Fund (RRIF) annuities	\$ <input type="text"/>
Life Income Fund (LIF) earnings	\$ <input type="text"/>
Registered pension plan (pension fund)	\$ <input type="text"/>
Pension from Canada Pension Plan (CPP)	\$ <input type="text"/>
Old Age Security (OAS) Pension and guaranteed income supplement (GIS)	\$ <input type="text"/>
Child Tax Benefit	\$ <input type="text"/>
Spousal support	\$ <input type="text"/>
Social assistance (financial support to those in difficulty)	\$ <input type="text"/>
Investments:	
Investment income (interest, dividends, capital gains, etc.)	\$ <input type="text"/>
Additional income	\$ <input type="text"/>
Total Income	

Monthly savings	
Emergency funds	\$ <input type="text"/>
Savings account	\$ <input type="text"/>
Retirement savings	\$ <input type="text"/>
House fund	\$ <input type="text"/>
Education fund	\$ <input type="text"/>
Investments (GIC, mutual funds, stocks, etc.)	\$ <input type="text"/>
Vacation fund	\$ <input type="text"/>
Trip fund	\$ <input type="text"/>
Car fund	\$ <input type="text"/>
Others	\$ <input type="text"/>
Total monthly savings	



Monthly expenses

Housing

Rent/mortgage payment	\$	<input type="text"/>
Property taxes	\$	<input type="text"/>
School taxes	\$	<input type="text"/>
Water taxes	\$	<input type="text"/>
Electricity	\$	<input type="text"/>
Heating	\$	<input type="text"/>
Alarm system	\$	<input type="text"/>
Repairs and maintenance	\$	<input type="text"/>
Home insurance	\$	<input type="text"/>
Loss of rental income	\$	<input type="text"/>

Personal insurance (if not included in payroll deductions)

Life insurance	\$	<input type="text"/>
Disability insurance	\$	<input type="text"/>
Critical illness insurance	\$	<input type="text"/>
Accident insurance	\$	<input type="text"/>

Transport

Car payment (car purchase/lease)	\$	<input type="text"/>
Public transit (taxi, train, subway, bus, etc.)	\$	<input type="text"/>
Car expenses (gasoline, repairs and maintenance, tires, etc.)	\$	<input type="text"/>
Car insurance	\$	<input type="text"/>
Parking	\$	<input type="text"/>
Drivers license and registration	\$	<input type="text"/>

Telecommunications

Basic phone service and long distance charges	\$	<input type="text"/>
Cell phone (monthly charge or prepaid services)	\$	<input type="text"/>
Pager	\$	<input type="text"/>
Cable/satellite television (subscription for cable/ satellite TV or specialty channels)	\$	<input type="text"/>
Internet	\$	<input type="text"/>

Food

Groceries	\$	<input type="text"/>
Restaurant	\$	<input type="text"/>

Health

Health care (medical/paramedical/dental services, prescription glasses, etc.)	\$	<input type="text"/>
Pharmacy (medication expenses, etc.)	\$	<input type="text"/>

Education and recreation

School expenses (books, equipment, extracurricular activities, tuition, etc.)	\$	<input type="text"/>
Sports and recreation (leisure, theatre, cinema, video rentals, books and magazines, sports equipment, etc.)	\$	<input type="text"/>
Vacation (air fare, hotel, meals, equipment, souvenirs, camping, trip insurance, etc.)	\$	<input type="text"/>
Subscriptions (newspapers, magazines, sports clubs, etc.)	\$	<input type="text"/>

Loan payments

Credit card	\$	<input type="text"/>
Line of credit	\$	<input type="text"/>
Personal loan	\$	<input type="text"/>
Student loan	\$	<input type="text"/>
Personal loan (family or friends)	\$	<input type="text"/>
Other loans (furniture, debt consolidation, etc.)	\$	<input type="text"/>

Monthly expenses	
Additional expenses	
Clothing (shoes, coats, sports attire, etc.)	\$ <input type="text"/>
Daycare expenses	\$ <input type="text"/>
Child-related expenses (spending money, car seats, baby carriages, toys, bikes, skates, clothes, courses, etc.)	\$ <input type="text"/>
Personal care (hair or personal grooming)	\$ <input type="text"/>
Fees (packages, service charges, etc.)	\$ <input type="text"/>
Personal expenses	\$ <input type="text"/>
Charitable donations	\$ <input type="text"/>
Gifts	\$ <input type="text"/>
Tobacco	\$ <input type="text"/>
Alcohol (beer, wine etc.)	\$ <input type="text"/>
Total monthly expenses	

Result

Monthly Income	
Net income	
Additional income	
Total monthly income	
Monthly savings	
Total monthly savings	
Monthly expenses	
Housing	
Insurance	
Transport	
Telecommunications	
Food	
Health	
Education and recreation	
Debt payments	
Other expenses	
Total monthly expenses	
Amount available monthly	

Are you in the black? Now's the perfect time to invest! You'll find all the information you need on www.acadie.com. Visit the **Savings and investment** section to make your capital grow and the **Retirement savings** section to learn more about RRSPs.

If you need help setting up a budget, contact your advisor at your Caisse populaire acadienne.

Learning how to draw up a budget can prove very useful. For example, financial institutions often ask to see a budget plan before they will grant you a loan. To find out more about **managing your personal finances and making a budget**, see the Money tips section of our Website.

The simulators are made available to you for information purposes and for personal use only. They give an approximate result based on the information you enter. The Caisse populaire acadienne does not guarantee their accuracy or their applicability to your circumstances. Do not hesitate to contact your caisse advisor for personalized advice.