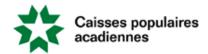


Your Budget

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

Monthly savings	
Emergency funds	\$
Savings account	\$
Retirement savings	\$
House fund	\$
Education fund	\$
Investments (GIC, mutual funds, stocks, etc.)	\$
Vacation fund	\$
Trip fund	\$
Car fund	\$
Others	\$
Total monthly savings	



Monthly expenses		
Housing		
Rent/mortgage payment	\$	
Property taxes	\$	
School taxes	\$	
Water taxes	\$	
Electricity	\$	
Heating	\$	
Alarm system	\$	
Repairs and maintenance	\$	
Home insurance	\$	
Loss of rental income	\$	
Personal insurance (if not included in payroll deductions)		
Life insurance	\$	
Disability insurance	\$	
Critical illness insurance	\$	
Accident insurance	\$	
Transport		
Car payment (car purchase/lease)	\$	
Public transit (taxi, train, subway, bus, etc.)	\$	
Car expenses (gasoline, repairs and maintenance, tires, etc.)	\$	
Car insurance	\$	
Parking	\$	
Drivers license and registration	\$	
Telecommunications	1 1	
Basic phone service and long distance charges	\$	
Cell phone (monthly charge or prepaid services)	\$	
Pager	\$	
Cable/satellite television (subscription for cable/ satellite TV or specialty channels)	\$	
Internet	\$	
Food		
Groceries	\$	
Restaurant	\$	
Health		
Health care (medical/paramedical/dental services, prescription glasses, etc.)	\$	
Pharmacy (medication expenses, etc.)	\$	
Education and recreation	Ψ	
School expenses (books, equipment, extracurricular activities, tuition, etc.)	\$	
Sports and recreation (leisure, theatre, cinema, video rentals, books and magazines, sports equipment, etc.)	\$	
Vacation (air fare, hotel, meals, equipment, souvenirs, camping, trip insurance, etc.)	\$	
Subscriptions (newspapers, magazines, sports clubs, etc.)	\$	
Loan payments	Ψ	
	¢	
Credit card	\$	
Line of credit Personal loan	\$	
	\$	
Student loan Personal loan (family or friends)	\$ \$	



dditional expenses	
Clothing (shoes, coats, sports attire, etc.)	\$
Daycare expenses	\$
Child-related expenses (spending money, car seats, baby carriages, toys, bikes, skates, clothes, courses, etc.)	\$
Personal care (hair or personal grooming)	\$
Fees (packages, service charges, etc.)	\$
Personal expenses	\$
Charitable donations	\$
Gifts	\$
Tobacco	\$
Alcohol (beer, wine etc.)	\$

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.