



# Monthly Budget Template

This budget template is meant to help you create a budget that works for you. Whether you're saving for your wedding or expecting a new baby, making a budget can help you feel financially prepared. Try building your budget for one month on the **Monthly Budget** tab, then when you get the hang of it, create a budget for the whole year on the **Yearly Budget**. Need a hand? Click on the **Help** tab below.

Starting Balance	\$1,500.00
Total Income	\$6,200.00
Total Expenses	\$6,000.00
<b>NET (Income - Expenses)</b>	<b>\$200.00</b>
Projected End Balance	\$1,700.00

## THIS MONTH

INCOME	
Net Income (Partner 1)	\$3,000.00
Net Income (Partner 2)	\$3,200.00
Other	
Other	
<b>Total INCOME</b>	<b>\$6,200.00</b>

HOME EXPENSES	
Mortgage/Rent	\$1,200.00
Home Insurance	\$50.00
Electricity	\$100.00
Gas/Oil	\$100.00
Water/Sewer/Trash	\$75.00
Phone	\$100.00
Cable/Satellite	\$100.00
Internet	\$50.00
Furnishings/Appliances	
Lawn/Garden	
Maintenance/Supplies	
Improvements	
Property Taxes	\$150.00
Other	
<b>Total HOME EXPENSES</b>	<b>\$1,925.00</b>

TRANSPORTATION	
Car Payments	\$500.00
Car Insurance	\$150.00
Fuel/Gas	\$150.00
Bus/Taxi/Train Fare	
Repairs/Maintenance	
Registration/License	
Parking	\$100.00

	THIS MONTH
Other	
<b>Total TRANSPORTATION</b>	\$900.00
<b>HEALTH</b>	
Health Insurance	
Doctor/Dentist	
Medicine/Drugs	
Health Club Dues	\$75.00
Life Insurance	\$75.00
Veterinarian/Pet Care	
Other	
<b>Total HEALTH</b>	\$150.00
<b>CHARITY/GIFTS</b>	
Gifts	
Donations	
Other	
<b>Total CHARITY/GIFTS</b>	\$0.00
<b>DAILY LIVING</b>	
Groceries	\$500.00
Personal Supplies	\$200.00
Clothing	\$200.00
Cleaning	\$150.00
Education/Lessons	
Dining/Eating Out/Coffee	\$400.00
Salon/Barber	\$50.00
Pet Food	
Other	
<b>Total DAILY LIVING</b>	\$1,500.00
<b>ENTERTAINMENT</b>	
Videos/DVDs	
Music/Games	
Movies/Theater	\$75.00
Concerts/Plays	
Books	
Hobbies	\$100.00
Film/Photos	
Sports	
Outdoor Recreation	\$75.00
Toys/Gadgets	\$100.00
Vacation/Travel	
Other	
<b>Total ENTERTAINMENT</b>	\$350.00
<b>SAVING &amp; INVESTING</b>	
Emergency Fund	
Savings Account/Other Non-Registered Savings	\$150.00

	<b>THIS MONTH</b>
Retirement (RRSPs, GIC)	\$500.00
Investments	
Education (RESP)	
Other	
<b>Total SAVING &amp; INVESTING</b>	<b>\$650.00</b>
<b>LOANS &amp; OTHER DEBTS</b>	
Loan/Line of Credit	\$500.00
Credit Card	
Student Loan	
Alimony/Child Support	
Other	
<b>Total LOANS &amp; OTHER DEBTS</b>	<b>\$500.00</b>
<b>SUBSCRIPTIONS</b>	
Newspaper	
Magazines	\$25.00
Dues/Memberships	
Other	
<b>Total SUBSCRIPTIONS</b>	<b>\$25.00</b>
<b>MISCELLANEOUS</b>	
Postage	
Other	
Other	
<b>Total MISCELLANEOUS</b>	<b>\$0.00</b>

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# Yearly Budget Template

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	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
<b>Starting Balance</b>	\$1,500.00													
<b>Total Income</b>	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$74,400.00	\$6,200.00
<b>Total Expenses</b>	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$72,000.00	\$6,000.00
<b>NET (Income - Expenses)</b>	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00	\$200.00
<b>Projected End Balance</b>	\$1,700.00	\$1,900.00	\$2,100.00	\$2,300.00	\$2,500.00	\$2,700.00	\$2,900.00	\$3,100.00	\$3,300.00	\$3,500.00	\$3,700.00	\$3,900.00		
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average
<b>INCOME</b>														
Net Income (Partner 1)	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$36,000.00	\$3,000.00
Net Income (Partner 2)	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$3,200.00	\$38,400.00	\$3,200.00
Other													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total INCOME</b>	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$6,200.00	\$74,400.00	\$6,200.00
<b>HOME EXPENSES</b>														
Mortgage/Rent	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$14,400.00	\$1,200.00
Home Insurance	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Electricity	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Gas/Oil	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Water/Sewer/Trash	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Phone	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Cable/Satellite	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Internet	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Furnishings/Appliances													\$0.00	\$0.00
Lawn/Garden													\$0.00	\$0.00
Maintenance/Supplies													\$0.00	\$0.00
Improvements													\$0.00	\$0.00
Property Taxes	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Other													\$0.00	\$0.00
<b>Total HOME EXPENSES</b>	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$1,925.00	\$23,100.00	\$1,925.00
<b>TRANSPORTATION</b>														
Car Payments	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00	\$500.00
Car Insurance	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Fuel/Gas	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Bus/Taxi/Train Fare													\$0.00	\$0.00
Repairs/Maintenance													\$0.00	\$0.00
Registration/License													\$0.00	\$0.00
Parking	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total TRANSPORTATION</b>	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$900.00	\$10,800.00	\$900.00
<b>HEALTH</b>														
Health Insurance													\$0.00	\$0.00
Doctor/Dentist													\$0.00	\$0.00
Medicine/Drugs													\$0.00	\$0.00
Health Club Dues	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Life Insurance	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
Veterinarian/Pet Care													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total HEALTH</b>	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
<b>CHARITY/GIFTS</b>														
Gifts													\$0.00	\$0.00
Donations													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total CHARITY/GIFTS</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>DAILY LIVING</b>														
Groceries	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00	\$500.00
Personal Supplies	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00	\$200.00
Clothing	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00	\$200.00
Cleaning	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Education/Lessons													\$0.00	\$0.00
Dining/Eating Out/Coffee	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,800.00	\$400.00
Salon/Barber	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Pet Food													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total DAILY LIVING</b>	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$18,000.00	\$1,500.00
<b>ENTERTAINMENT</b>														
Videos/DVDs													\$0.00	\$0.00
Music/Games													\$0.00	\$0.00
Movies/Theater	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Concerts/Plays													\$0.00	\$0.00
Books													\$0.00	\$0.00
Hobbies	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Film/Photos													\$0.00	\$0.00
Sports													\$0.00	\$0.00
Outdoor Recreation	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Toys/Gadgets	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Vacation/Travel													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total ENTERTAINMENT</b>	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$4,200.00	\$350.00
<b>SAVING &amp; INVESTING</b>														
Emergency Fund													\$0.00	\$0.00
Savings Account/Other Non-Registered Savings	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Retirement (RRSPs, GIC)	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00	\$500.00
Investments													\$0.00	\$0.00
Education (RESP)													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total SAVING &amp; INVESTING</b>	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$7,800.00	\$650.00
<b>LOANS &amp; OTHER DEBTS</b>														
Loan/Line of Credit	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00	\$500.00
Credit Card													\$0.00	\$0.00
Student Loan													\$0.00	\$0.00
Alimony/Child Support													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total LOANS &amp; OTHER DEBTS</b>	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00	\$500.00
<b>SUBSCRIPTIONS</b>														
Newspaper													\$0.00	\$0.00
Magazines	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$300.00	\$25.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
Dues/Memberships													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total SUBSCRIPTIONS</b>	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$300.00	\$25.00
<b>MISCELLANEOUS</b>														
Postage													\$0.00	\$0.00
Other													\$0.00	\$0.00
Other													\$0.00	\$0.00
<b>Total MISCELLANEOUS</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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