



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:	My monthly expenses after I retire:
HOUSING	HOUSING
Rent, mortgage	Rent, mortgage
Property taxes	Property taxes
Maintenance	Maintenance
Insurance	Insurance
UTILITIES	UTILITIES
Hydro	Hydro
Gas	Gas
Sewage and water	Sewage and water
Phone(s)	Phone(s)
Internet	Internet
TV cable/satellite	TV cable/satellite
	CAR
CAR	Loan, lease payment
Loan, lease payment	Insurance
Insurance Gas	Gas
Repairs	Repairs
	OTHER EXPENSES
OTHER EXPENSES	Groceries
Groceries	
Restaurants	Restaurants Personal clothing
Personal clothing	Toiletries
Clothing for work	Medical
Toiletries	Dental
Medical Dental	Entertainment
Travel to work	Magazines, books & newspapers
Entertainment	Hobbies
Magazines, books & newspapers	Vacation/travel
Hobbies	Gifts
Vacation/travel	Donations
Gifts	Miscellaneous
Donations	
Miscellaneous	
PERSONAL INSURANCE	PERSONAL INSURANCE
Health insurance	Health insurance
Disability insurance	Disability insurance
Life insurance	Life insurance
FINANCIAL	FINANCIAL
Personal loans	Personal loans
Bank fees	Bank fees
Credit cards	Credit cards
Savings	Savings
Company pension contributions	
Stock purchase plan	
TAXES	TAXES
Income tax	Income tax
CPP and EI premiums	
TOTAL	TOTAL