SPENDING AND SAVINGS PLAN

Current Date:

NET INCOME	Monthly	Annual
My Salary (net cash received per month)		
Spouse's Salary (net cash received per month)		
Bonus (after tax)		
GST or Child Tax Credit		
Other		
Other		
TOTAL NET INCOME	$	$
EXPENSES:		
Investments - PAY YOURSELF FIRST - 10%		
RSP -		
RSP -		
RESP		
Non- RSP		
Total Investment Savings:	$	$
Debt Repayment		
Credit Cards (if paid off monthly, put $0)		
Loans		
Other		
Total Debt Payments	$	$
Shelter		
Mortgage / Rent		
Property Taxes		
Property Insurance		
Maintenance & Improvements		
Utilities (Hydro, Gas, Cable, Phone, Internet)		
Miscellaneous Shelter		
Total Shelter Costs	$	$
Basic Personal		
Groceries & Cleaning Supplies		
Alcohol (beer/wine) or Cigarettes		
Personal Care (Hair care, makeup, dry cleaning)		
Clothing		
Medical & Dental		
Childcare / Allowance / Children's Expenses		
Insurance & Group Benefits		
Pet Food & Care		
Bank and interest Charges		
Miscellaneous Personal		
Total Personal	$	$
Transportation		
Car loan / Car Lease		
Gas		
Car Insurance		
Car Repairs and Maintenance		
Taxis / Bus / Parking		
Total Transportation	$	$
Discretionary Personal		
Entertainment (Dining out, movies, videos etc)		
Snacks, Lunches at work & Coffees		
Cell Phone		
Self-Improvement		
Clubs & Memberships		
Hobbies		
Gifts		
Charitable Donations		
Travel & Vacations		
Miscellaneous Discretionary		
Total Discretionary	$	$
TOTAL CASH REQUIREMENTS	$	$
CASH FLOW SURPLUS / DEFICIT: (Net Income - Cash Requirements)	$	$