

How Much Do I Need?
(monthly household budget)

Monthly Expenses	
Rent or Mortgage payment (including insurance and property taxes)	
Utilities (electricity, natural gas, water, sewer, municipality)	
Groceries	
Transportation (gas, insurance, tires, repairs and maintenance)	
Insurance (life, disability, critical illness, health care/blue cross)	
Child Care expenses (including daycare, education savings)	
Savings	
Entertainment/Hobbies/Dining Out	
Debt Payments (bank loans, car loans, personal loans, family loans)	
Credit Card payments	
Personal Line of Credit payments	
Other (specify)	
Other (specify)	
Other (specify)	
Other (specify)	
Other (specify)	
Total Monthly Expenses	
Monthly Income	
Employment income	
Spouse/Partner Employment income	
Rental income	
Child Support	
Alimony	
Other (specify)	
Other (specify)	
Other (specify)	
Other (specify)	
Total Monthly Income	
How Much Do I Need? (monthly expenses minus monthly income)	
What About Taxes, CPP, and EI? (gross up amount by 25% percent)	