

INCOME	Anticipated
Net salary (minus income tax and other deductions)	
Overtime	
Commissions	
Family allowances	
Interest	
Investment income	
Part-time work	
Spouse's net income	
Other income	
NET INCOME: MONTHLY TOTAL	
EXPENSES	
Housing - Monthly expenses (secondary residence included), rent or	
mortgage payments (including taxes)	
Hydro (water heater rental, etc.)	
Heating (furnace equipment rental)	
Property maintenance and repairs	
Television rental, cable subscription	
Telephone	
Insurance	
Transportation	
Automobile : gas and oil	
Annual insurance and licence	
Repairs (estimated), including maintenance	
Public transit	
Parking, taxis, tickets	
Regular expenses, food (including lunches at work)	
Clothes (cleaning)	
Cigarettes, newspapers, magazines, books	
Alcoholic beverages (beer, wine, etc.)	
Leisure (including babysitting fees)	
Pocket money (for you, your spouse, your children)	
Personal expenses (personal care, jewelry, hairdressers, etc.)	
Education expenses	
Gifts (including charities)	
Personal loans	
Savings (bank account, bonds, etc.)	
Automobile	
Furnishings	
Professional fees (doctors, dentists, lawyers, etc.)	
Credit cards	
Vacations	
Miscellaneous	
TOTAL EXPENSES	
LESS TOTAL EXPENSES	
SURPLUS OR DEFICIT	