

Your Budget

Learning to make a budget can help you manage your personal finances. This tool shows you how to calculate your earnings and expenses.

If you use Adobe Reader, you won't be able to save any changes to this document; we therefore suggest that you print the completed form to save this information.

Monthly Income		
Net earnings	\$	
Net earnings from self-employment	\$	
Net supplementary income (second job, additional income)	\$	
Commissions	\$	
Bonuses (net amount stemming from work bonuses/awards)	\$	
Tips	\$	
Government benefits	\$	
Bursaries (scholarships, performance bursaries, etc.)	\$	
Income tax rebate (annual return stemming from your income tax declaration)	\$	
Sales tax rebate	\$	
Net rental income	\$	
Pensions or additional benefits (net):		
Annuities (life or fixed annuity)	\$	
Registered Retirement Income Fund (RRIF) annuities	\$	
Life Income Fund (LIF) earnings	\$	
Registered pension plan (pension fund)	\$	
Pension from the Régie des rentes du Québec (RRQ) or Canada Pension Plan (CPP)	\$	
Old Age Security (OAS) Pension and guaranteed income supplement (GIS)	\$	
Child Tax Benefit	\$	
Spousal support	\$	
Social assistance (financial support to those in difficulty)	\$	
Investments:		
Investment income (interest, dividends, capital gains, etc.)	\$	
Additional income	\$	
Total Income	\$	

Monthly savings	
Emergency funds	\$
Savings account	\$
Retirement savings (RRSP)	\$
House fund	\$
Educational fund (RSP)	\$
Investments (GIC, mutual funds, stocks, etc.)	\$
Vacation fund	\$
Trip fund	\$
Car fund	\$
Others	\$
Total monthly savings	\$



Rent/mortgage payment	onthly expenses	
Renutmortgage payment		
Property taxes		\$
School taxes		
Water taxes Electricity Heating Alarm system Repairs and maintenance Bepairs and maintenance Cost of rental income Personal insurance Life insurance Life insurance Critical illness insurance S Car payment (car purchase/lease) Public transit (taxi, train, subwey, bus, etc.) Car expenses (gasoline, repairs and maintenance, tires, etc.) Car insurance S Car insurance S Car insurance S Car insurance S Car beliance and registration Telecommunications Basic phone service and long distance charges Cell phone (monthly charge or prepaid services) S Cable/satellite television (subscription for cable/ satellite TV or specialty channels) Internet Food Groceries Restaurant Health Health care (medical/paramedical/dental services, prescription glasses, etc.) Fharmacy (medication expenses, etc.) S Fordar communication sepanses, etc.) S Sports and recreation (leisure, theatre, cinema, video rentals, books and magazines, sports equipment, etc.) S Sports and recreation (leisure, theatre, cinema, video rentals, books and magazines, sports equipment, etc.) S Subscriptions (newspapers, magazines, sports clubs, etc.)		
Electricity		
Heating		
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	Vacation (air fare, hotel, meals, equipment,	\$
	Subscriptions (newspapers, magazines, sp	\$
Loan payments	oan payments	
Credit card \$		\$
Line of credit \$	Line of credit	
Personal loan \$	Personal loan	
Student loan \$		
Personal loan (family or friends)		
Other loans (furniture, debt consolidation, etc.)		



Monthly expenses	
Additional expenses	
Clothing (shoes, coats, sports attire, etc.)	\$
Daycare expenses	\$
Child-related expenses (spending money, car seats, baby carriages, toys, bikes, skates, clothes, courses, etc.)	\$
Personal care (hair or personal grooming)	\$
Fees (plan and service charges, etc.)	\$
Personal expenses	\$
Charitable donations	\$
Gifts	\$
Tobacco	\$
Alcohol (beer, wine etc.)	\$
Total monthly expenses	\$

Result

Monthly Income	
Net income	\$
Additional income	\$
Total monthly income	\$
Monthly savings	
Total monthly savings	\$
Monthly expenses	
Housing	\$
Insurance	\$
Transport	\$
Telecommunications	\$
Food	\$
Health	\$
Education and recreation	\$
Debt payments	\$
Other expenses	\$
Total monthly expenses	\$
Amount available monthly	\$

Are you in the black? Now's the perfect time to invest! Visit the <u>Savings and investment</u> section to make your capital grow and the <u>Retirement savings</u> section to learn more about RRSPs.

If you need help setting up a budget, contact the *Association coopérative d'économie familiale* (ACEF) or the Service budgétaire et communautaire in your area. Desjardins established a partnership with some of these organizations, the <u>Desjardins Mutual Aid Funds</u> and they would be pleased to provide tips on Balancing your budget.

Learning how to set up a budget can prove very useful. For example, financial institutions often ask to see a budget plan before they will grant you a loan. Desjardins provides advice on managing your personal finances and making a budget.

The simulators are made available to you for information purposes and for personal use only. They give an approximate result based on the information you enter. Desjarding does not guarantee their accuracy or their applicability to your circumstances. Do not hesitate to contact your caises advisor for personalized advice.