

What's your budget?

Effective financial planning begins by understanding your expenditures. Experiment with this budgetary tool to observe the changes in your expenses prior to retirement and once you cease working.

MY CURRENT MONTHLY EXPENSES:

HOUSING

Rent, mortgage
Property taxes
Maintenance
Insurance

UTILITIES

Hydro
Gas
Sewage and water
Phone(s)
Internet
TV cable/satellite

CAR

Loan, lease payment
Insurance
Gas
Repairs

OTHER EXPENSES

Groceries
Restaurants
Personal clothing
Clothing for work
Toiletries
Medical
Dental
Travel to work
Entertainment
Magazines, books & newspapers
Hobbies
Vacation/travel
Gifts
Donations
Miscellaneous

PERSONAL INSURANCE

Health insurance
Disability insurance
Life insurance

FINANCIAL

Personal loans
Bank fees
Credit cards
Savings
Company pension contributions
Stock purchase plan

TAXES

Income tax
CPP and EI premiums

TOTAL

MY MONTHLY EXPENSES AFTER I RETIRE:

HOUSING

Rent, mortgage
Property taxes
Maintenance
Insurance

UTILITIES

Hydro
Gas
Sewage and water
Phone(s)
Internet
TV cable/satellite

CAR

Loan, lease payment
Insurance
Gas
Repairs

OTHER EXPENSES

Groceries
Restaurants
Personal clothing
Toiletries
Medical
Dental
Entertainment
Magazines, books & newspapers
Hobbies
Vacation/travel
Gifts
Donations
Miscellaneous

PERSONAL INSURANCE

Health insurance
Disability insurance
Life insurance

FINANCIAL

Personal loans
Bank fees
Credit cards
Savings

TAXES

Income tax

TOTAL

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