



What's your budget?

Good financial planning starts with knowing what you spend. Try out this budget worksheet to see the difference in your costs before you retire and after you stop 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

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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	
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TOTAL

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