

# Household budget worksheet

A good household budget helps to keep spending in check and savings goals on track. This guide has been designed to help determine your monthly household expenses, with a special section for technology costs.

**Monthly income**


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|  |          |
|--|----------|
| Family member 1 income<br>(after deductions) | \$ _____ |
| Family member 2 income<br>(after deductions) | \$ _____ |
| Family member 3 income<br>(after deductions) | \$ _____ |
| Other  | \$ _____ |

**Monthly expenses**


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|                  |          |
|------------------|----------|
| Mortgage/rent    | \$ _____ |
| Property taxes   | \$ _____ |
| Maintenance fees | \$ _____ |

**Utilities**


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|             |          |
|-------------|----------|
| Hydro       | \$ _____ |
| Gas/oil     | \$ _____ |
| Water/sewer | \$ _____ |

**Miscellaneous**


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|  |          |
|--|----------|
| Groceries, personal care/<br>grooming products                   | \$ _____ |
| Car payments, gas, repairs, parking                              | \$ _____ |
| Public transit, taxi   | \$ _____ |
| Medical expenses<br>(dentist, prescriptions, etc.)               | \$ _____ |
| Child care, extracurricular activities,<br>equipment, camp, etc. | \$ _____ |
| Pet care (food, supplies, grooming, vet, etc.)                   | \$ _____ |
| Fitness and other classes, hobbies                               | \$ _____ |
| Clothing, shoes, boots, etc.                                     | \$ _____ |
| Entertainment (dining out, movies, etc.)                         | \$ _____ |
| Travel   | \$ _____ |
| Other  | \$ _____ |

**Loans/debt**


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|                                |          |
|--------------------------------|----------|
| Line of credit, credit card(s) | \$ _____ |
| Home equity loan               | \$ _____ |
| Car loan                       | \$ _____ |
| Student loan                   | \$ _____ |
| Other                          | \$ _____ |

**Insurance premiums**


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|                   |    |
|-------------------|----|
| Auto              | \$ |
| Home              | \$ |
| Life              | \$ |
| Health and dental | \$ |
| Long-term care    | \$ |
| Other             | \$ |

**Technology**


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|   |    |
|---|----|
| Cable/satellite TV  | \$ |
| Internet  | \$ |
| Cloud storage/backup subscriptions  | \$ |
| Music streaming plan  | \$ |
| Movie streaming plan  | \$ |
| Cellphone plan  | \$ |
| Landline phone plan   | \$ |
| Tech home upgrades fund (smart thermostats, security system, music system, etc.)  | \$ |
| Hardware fund (laptops, tablets, televisions, gaming systems, drones, etc.)   | \$ |
| Software fund (computer program updates, computer security upgrades, audio/video editing, photo editing, gaming system updates, etc.) | \$ |
| Other   | \$ |

**Savings and investments**


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|                            |    |
|----------------------------|----|
| RRSP contribution          | \$ |
| TFSA contribution          | \$ |
| RESP contribution          | \$ |
| Non-registered investments | \$ |
| Other                      | \$ |