

Household Budgeting Worksheet

Monthly Income		Person 1	Person 2
	Net Salary or Benefits		
	Investment Income (interest and dividends)		
	Canada Child Tax Benefit		
	Other		
Total			
Irregular or Annual Income			
Month:	Tax Refund		
Month:	Bonus		
Month:	Other		
Total (12 months)			
Total Income			

Monthly Expenses		Adult(s)	Children
Housing	Rent/Mortgage		
	Water/Sewer		
	Garbage Disposal		
	Heating		
	Telephone/Cell Phone		
	Cable/Internet		
	Property Taxes		
	Insurance (Home)		
	Décor (interior/exterior)		
	Maintenance/Repairs		
	Miscellaneous		
Total			
Food	Groceries		
	Convenience Stores		
	Restaurant Meals/Take out		
	Meals at Work/School		
	Other		
Total			
Clothing	Clothing		
	Laundry/Dry-cleaning		
	Other		
Total			

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Health Care	Dentist		
	Optometrist		
	Prescriptions/Medications		
	Drugstore/Vitamins		
	Other		
Total			
Transportation	Taxis/Public Transit		
	Vehicle		
	Fuel		
	Insurance		
	Registration		
	Parking		
	Other		
Total			
Recreation & Education	Newspapers/magazines		
	Books/Music/Movies		
	Lotteries		
	Courses/workshops		
	Sports		
	Outings		
	Vacations		
	Games, toys, bicycles, etc...		
	Other (hobbies, etc...)		
Total			
Other Expenses	Pets (food, vaccines, vet)		
	Life Insurance		
	Hair Stylist/products		
	Alimony/Child Support		
	Childcare		
	Children's allowance		
	Gifts		
	Donations		
	Bank service charges		
	RRSP		
	Savings		
	Contingency Amount		
	Personal Allowance		
	Tobacco and Alcohol		
	Miscellaneous		
Total			

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Payments to Creditor(s)	Credit Card(s)		
	Vehicle payment		
	Loans/overdraft/line of credit		
	Other		
Total			
Expense Sub Totals	Housing		
	Food		
	Clothing		
	Health Care		
	Transportation		
	Recreation /Education		
	Other		
	Payments to Creditor(s)		
Expenses Grand Total			

Summary	
Income	
Expenses (-)	
Total	

RCU also has in house financial planners and investment specialists that are available to assist you.
Call 403 845-2861 or email info@rockycu.com