

Budget Worksheet

Date completed: _____

Your name: _____

Your spouse's/partner's name: _____

Expenses	Current Actual Expenses (Annual \$)			Anticipated Expenses in Retirement (Annual \$)		
	You	Your Spouse/ Partner	Total	You	Your Spouse/ Partner	Total
Housing (principal & secondary) Expenses						
Mortgage/rent						
Condominium fees						
Municipal and school taxes						
Heating and electricity						
Maintenance and renovations						
Insurance (home/personal property)						
Cable/Internet/phone						
Other:						
Transportation Expenses						
Car (loan, maintenance, repairs)						
Fuel						
Vehicle registration & insurance						
Public transportation fares						
Parking/taxis						
Other:						
Living Expenses						
Food (groceries and dining out)						
Clothing (clothes, cleaning)						
Personal hygiene & grooming						
Health care & medications						
Other:						
Personal Expenses						
Leisure & entertainment						
Subscriptions/tickets						
Contributions, donations, gifts						
Alcohol and cigarettes						
Vacations						
Education						
Debt repayment						
Other:						
Income Tax & Benefits Expenses						
Income tax and benefits						
Savings & Financial Security Expenses						
Life insurance (coverage)						
Life insurance (savings)						
Health/wage-loss/disability insurance						
RRSP/TFSA						
Pension plan						
Non-registered savings						
TOTAL EXPENSES						