



CONSUMER EDUCATION



MONTHLY EXPENSE - \$ BUDGET \$ ACTUAL

HOUSING

Electricity	\$ _____	\$ _____
Insurance/Taxes	\$ _____	\$ _____
Mortgage/Rent	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Other	\$ _____	\$ _____

MISCELLANEOUS

Charity/Gifts/Offerings	\$ _____	\$ _____
Dues/Fees	\$ _____	\$ _____
Guests	\$ _____	\$ _____
Pet Costs	\$ _____	\$ _____
Travel/Vacations	\$ _____	\$ _____
Other (1)	\$ _____	\$ _____
Other (2)	\$ _____	\$ _____
Other (3)	\$ _____	\$ _____
Other (4)	\$ _____	\$ _____
Other (5)	\$ _____	\$ _____

PERSONAL

Clothing	\$ _____	\$ _____
Haircuts/Hair Stylists	\$ _____	\$ _____
Toiletries	\$ _____	\$ _____
Other (1)	\$ _____	\$ _____
Other (2)	\$ _____	\$ _____
Other (3)	\$ _____	\$ _____

TRANSPORTATION

Bus/Train	\$ _____	\$ _____
Car Payment	\$ _____	\$ _____
Car Insurance	\$ _____	\$ _____
Gas	\$ _____	\$ _____
Parking/Tolls	\$ _____	\$ _____
Misc.	\$ _____	\$ _____

CALCULATIONS:

TARGETED BUDGET TOTALS

Monthly Net Income: \$ _____
 (-) *minus* Total Expenses (Budget) \$ _____
 = *equals* Monthly Spendable Income (Budget) \$ _____

ACTUAL BUDGET TOTALS

Monthly Net Income: \$ _____
 (-) *minus* Total Expenses (Actual) \$ _____
 = *equals* Monthly Spendable Income (Actual) \$ _____

MONTHLY EXPENSE - \$ BUDGET \$ ACTUAL

DEBT PAYMENTS

Credit Cards	\$ _____	\$ _____
Loan(s)	\$ _____	\$ _____

DEDUCTIONS

Child Support	\$ _____	\$ _____
Investments/Savings	\$ _____	\$ _____

EDUCATION

Books/Fees	\$ _____	\$ _____
Tuition	\$ _____	\$ _____
Misc.	\$ _____	\$ _____

ENTERTAINMENT

Books/Magazines	\$ _____	\$ _____
CDs/Movies/Games	\$ _____	\$ _____
Event Tickets	\$ _____	\$ _____
Misc.	\$ _____	\$ _____

FAMILY

Activities/Classes	\$ _____	\$ _____
Babysitting/Daycare	\$ _____	\$ _____
Misc.	\$ _____	\$ _____

FOOD

Coffee/Snacks/Bar	\$ _____	\$ _____
Dining Out	\$ _____	\$ _____
Groceries	\$ _____	\$ _____

HEALTH

Dentist/Doctors(s)	\$ _____	\$ _____
Gym/Club Dues	\$ _____	\$ _____
Health/Life Insurance	\$ _____	\$ _____
Medicines/Prescriptions	\$ _____	\$ _____

Financial Goals

Short-Term Goal #1: _____

Notes:

Short-Term Goal #2: _____

Notes:

Short-Term Goal #3: _____

Notes:

Long-Term Goal #1: _____

Notes:

Long-Term Goal #2: _____

Notes:

Long-Term Goal #3: _____

Notes:

Know your limit & live within it!

The logo features an open book icon above the words "CONSUMER EDUCATION" in a bold, black, sans-serif font.

The logo consists of the words "Money Mart" in a stylized, white, serif font, with "Money" stacked above "Mart". A red circle is positioned behind the letter "y" in "Money".

www.moneymart.ca/education/