



## Your Financial Tool Kit

Developed by the Financial Consumer Agency of Canada,  
the Investor Education Fund and l'Autorité des marchés financiers



### My monthly budget

Enter your total monthly income and total monthly expenses. Then subtract your expenses from your income to see if you have a surplus or a deficit. You can also use the Budget Calculator from the Financial Consumer Agency of Canada, a useful and complete interactive tool to create your household budget. (Go to [www.fcac.gc.ca](http://www.fcac.gc.ca), and click on Budget Calculator under the For Consumers tab.)

| Income  | Amount per month (\$) |
|---|-----------------------|
| Employment income (after deductions)                              | <input type="text"/>  |
| Bonuses   | <input type="text"/>  |
| Tips or commissions   | <input type="text"/>  |
| Government payments (Canada Child Tax Benefit, EI, CPP/QPP, etc.) | <input type="text"/>  |
| Self-employment   | <input type="text"/>  |
| Gifts   | <input type="text"/>  |
| Grants or scholarships  | <input type="text"/>  |
| Royalties   | <input type="text"/>  |
| Other   | <input type="text"/>  |
| <b>Total income</b>   | <input type="text"/>  |

| Fixed expenses                              | Cost per month (\$) |
|---|---------------------|
| Rent or mortgage paymen                     |                     |
| Property taxes and/or condo fees            |                     |
| Home insurance                              |                     |
| Utilities (electricity, water, heat)        |                     |
| Communications (telephone, Internet, cable) |                     |
| Transit                                     |                     |
| Car loan payment                            |                     |
| Other loan payments                         |                     |
| Child care                                  |                     |
| Other insurance (life, disability, etc.)    |                     |
| Banking and credit card service fees        |                     |
| Savings                                     |                     |
| Other fixed expenses                        |                     |
| Total fixed expenses                        |                     |

| Variable expenses   | Cost per month (\$)  |
|---|----------------------|
| Groceries   | <input type="text"/> |
| Eating out  | <input type="text"/> |
| Household expenses (cleaning, maintenance, repairs, furniture)    | <input type="text"/> |
| Car repairs, gas, etc.  | <input type="text"/> |
| Computer equipment and office supplies                            | <input type="text"/> |
| Pets  | <input type="text"/> |
| Health care (dental, medication, glasses/lenses)                  | <input type="text"/> |
| Clothing and footwear   | <input type="text"/> |
| Personal care (toiletries, hair care, makeup, laundry)            | <input type="text"/> |
| Recreation (movies, games, videos, clubs, concerts, sports, etc.) | <input type="text"/> |
| Travel  | <input type="text"/> |
| Gifts and charitable donations                                    | <input type="text"/> |
| Education (tuition, books, fees, etc.)                            | <input type="text"/> |
| Other variable expenses   | <input type="text"/> |
| <b>Total variable expenses</b>                                    | <input type="text"/> |

|  |                      |
|--|----------------------|
| Total monthly income   | <input type="text"/> |
| Total monthly expenses   | <input type="text"/> |
| Difference between total monthly income and total monthly expenses | <input type="text"/> |