



BUDGET WORKSHEET

Use this worksheet to better understand the money that's going in and out of your accounts every month. Calculating your cash flow can help you plan for financial challenges that may lie ahead.

To save your work, we recommend that you download this document first, then open it with Adobe Acrobat Reader to fill it out.

INCOME

Calculate your total income here.

Income source	Personal	Partner/Spouse
Salary (after deductions)		
Bonuses/commission		
Government benefits		
Child support		
Retirement income		
Investment income		
Business income		
Rental income		
Other income		
Subtotal		

Deduction type	Personal	Partner/Spouse
Taxes		
Other deductions		
Subtotal		

	Personal	Partner/Spouse
Net income		
Combined net income		

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EXPENSES

Add up your current **monthly** expenses here.

Fixed expenses: An expense that does not change, or changes very little, month to month.

Home	Personal	Partner/Spouse
Mortgage/rent		
Property taxes		
Condo fees		
Insurance		
Electricity/water/gas		
Other		
Transport	Personal	Partner/Spouse
Car payment		
Insurance		
Health	Personal	Partner/Spouse
Insurance		
Prescriptions		
Technology	Personal	Partner/Spouse
Mobile phone		
Home phone		
Internet		
Cable/Streaming		
Other		
Lifestyle	Personal	Partner/Spouse
Groceries		
Memberships		
Pets		
Kids	Personal	Partner/Spouse
Child care		
Child support		
School/tutoring fees		
Debt	Personal	Partner/Spouse
Debt repayment		
Subtotal		

Variable expenses: An expense that can differ based on your decisions or life events.

Transport	Personal	Partner/Spouse
Gas		
Maintenance		
Transit/cabs		
Parking		
Health	Personal	Partner/Spouse
Medical expenses		
Lifestyle	Personal	Partner/Spouse
Eating out		
Clothing		
Toiletries/aesthetics		
Travel		
Entertainment		
Sporting and recreation		
Donations		
Kids	Personal	Partner/Spouse
Activities		
Clothing/toys		
Subtotal		
Savings: Money being saved for larger purchases or life events.		
Monthly contributions	Personal	Partner/Spouse
RRSP/RESP		
Savings account/emergency fund		
Investment account		
Subtotal		
	Personal	Partner/Spouse
Total expenses		
Combined expenses		
Cash available		
Combined cash available		

This list is a starting point—it doesn't cover everything you need to consider and is not intended to provide financial or legal advice. While ATB Financial team members are very knowledgeable about financial matters, they are not (and cannot) be legal experts, so please talk to your lawyer about legal matters.

If you need help, talk to your banker. We're here to listen.