



Personal Monthly Budget

Need further assistance with budgeting? Check out the resources available on the Working Centre’s website at www.theworkingcentre.org under “Living Frugally” or drop-in to speak with a member of their Financial Inclusion Outreach team at 58 Queen Street South, Kitchener Ontario.

Projected monthly income	Income 1	eg. Earnings	_____
	Income 2	eg. Benefits	_____
	Total monthly income		_____
Actual monthly income	Income 1		_____
	Income 2		_____
	Total monthly income		_____

Projected balance (project income minus projected expenses)	_____
Actual balance (actual income minus actual expenses)	_____
Difference (actual balance minus projected balance)	_____

Expense	Projected Cost	Actual Cost	Difference
Housing			
Mortgage or rent			
Mobile phone and/or			
Electricity			
Gas			
Water and sewer			
Cable and/or internet			
Waste removal			
Furnishings			
Supplies			
Other			
Subtotals			



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Transportation			
Bus pass/public			
Vehicle payment			
Insurance and			
Fuel			
Maintenance Fund			
Other			
Subtotals			
Entertainment			
Additional internet			
Video/DVD			
Movies			
Concerts			
Sporting events			
Miscellaneous cash			
Travel/vacation			
Other			
Other			
Subtotals			
Loans			
Credit card			
Payday loan			
Student loan			
Other			
Other			
Subtotals			
Insurance			
Tenants insurance			
Health			
Life			
Other			
Subtotals			