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Monthly Income	Amount
Pay cheque #1	
Pay cheque #2	
Pay cheque #3	
Pay cheque #4	
Tips	
Investment Income	
Child/Spousal Support	
Government Credits	
Other	
TOTAL INCOME	

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	Monthly Expense	Amount	Due Date
Home			
	Rent		
	Home Association Fees		
	Property Taxes		
	Property/Content Insurance		
	Repairs/Maintenance		
Utilities			
	Electricity		
	Natural gas/Oil		
	Water & Sewer		
	Cell Phone		
	Land Phone		
	Cable/Satellite TV		
	Internet		
Transportation			
	Car Insurance 1		
	Car Insurance 2		
	Gas		
	Repairs/Maintenance		
	Other (tolls, taxis, parking, subway, bus)		
Insurance			
	Life Insurance		
	Disability Insurance		

	Health Insurance		
	Dental Insurance		
Food			
	Groceries		
	Eating Out		
Personal Expenses			
	Clothing / Shoes		
	Toiletries / Make-up		
	Medicine		
	Spa/Salon Treatments		
Family Expenses			
	Kids Clothes/Shoes/Supplies		
	Childcare / Babysitting		
	School Tuition/Fees		
	Extra-curricular activities		
	Kids Social - Parties/Gifts		
	Allowances		
	Child Support		
	Spousal Support		
Pets			
	Pet Food		
	Care (grooming etc)		
	Pet Insurance		
Entertainment			
	Parties		
	Hobbies		
	Movies/Concerts		
	Music		
	Books & Magazines		
	Other		
Other			
	Alcohol		
	Tobacco		
	Laundry/Dry Cleaning		
	Cleaning Supplies		
	Tithes/Donations		
	Gifts		
	Other		
TOTAL EXPENSES			

Monthly Income	
Minus Monthly Expenses	
Amount for Debt + Savings	



Debt Payments	Full Balance	Interest Rate %	Minimum Payment	Monthly Payment	Due Date	Scheduled Paid Off Date
Mortgage						
2nd Mortgage						
Car Loan 1						
Car Loan 2						
Credit Card 1						
Credit Card 2						
Credit Card 3						
Student Loans						
Other Loans						
Line of Credit						
Instant/Cash Store Loans						
Bank Overdraft						
Other						
TOTAL DEBT PAYMENTS						

Amount for Debt + Savings	
Minus Debt Payments	
Amount for Savings	

Savings Goals	Full Cost	# Months to Achieve	Monthly Savings
Vacation			
Retirement			
TOTAL SAVINGS			



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