



Monthly Budget Template

This budget template is meant to help you create a budget that works for you. Whether you're saving for your wedding or expecting a new baby, making a budget can help you feel financially prepared. Try building your budget for one month on the **Monthly Budget** tab, then when you get the hang of it, create a budget for the whole year on the **Yearly Budget**. Need a hand? Click on the **Help** tab below.

Starting Balance	\$1,500.00
Total Income	\$6,750.00
Total Expenses	\$6,650.00
NET (Income - Expenses)	\$100.00
Projected End Balance	\$1,600.00

THIS MONTH

INCOME	
Net Income (Partner 1)	\$2,750.00
Net Income (Partner 2)	\$4,000.00
Other	
Other	
Total INCOME	\$6,750.00

HOME EXPENSES	
Mortgage/Rent	\$1,700.00
Home Insurance	\$50.00
Electricity	\$100.00
Gas/Oil	\$100.00
Water/Sewer/Trash	\$75.00
Phone	\$75.00
Cable/Satellite	\$75.00
Internet	\$50.00
Furnishings/Appliances	
Lawn/Garden	
Maintenance/Supplies	
Improvements	
Property Taxes	\$250.00
Other	
Total HOME EXPENSES	\$2,475.00

TRANSPORTATION	
Car Payments	\$500.00
Car Insurance	\$200.00
Fuel/Gas	\$175.00

THIS MONTH

Bus/Taxi/Train Fare	
Repairs/Maintenance	
Registration/License	
Parking	
Other	
Total TRANSPORTATION	\$875.00

HEALTH	
Health Insurance	
Doctor/Dentist	
Medicine/Drugs	
Health Club Dues	\$75.00
Life Insurance	\$75.00
Veterinarian/Pet Care	
Other	
Total HEALTH	\$150.00

CHARITY/GIFTS	
Gifts	
Donations	
Other	
Total CHARITY/GIFTS	\$0.00

DAILY LIVING	
Groceries	\$700.00
Personal Supplies	\$150.00
Clothing	\$150.00
Cleaning	\$150.00
Education/Lessons	
Dining/Eating Out/Coffee	\$300.00
Salon/Barber	\$50.00
Pet Food	
Other	
Total DAILY LIVING	\$1,500.00

ENTERTAINMENT	
Videos/DVDs	\$75.00
Music/Games	
Movies/Theater	
Concerts/Plays	
Books	
Hobbies	
Film/Photos	
Sports	\$100.00
Outdoor Recreation	\$100.00

	THIS MONTH
Toys/Gadgets	\$100.00
Vacation/Travel	
Other	
Total ENTERTAINMENT	\$375.00
SAVING & INVESTING	
Emergency Fund	
Savings Account/Other Non-Registered Savings	
Retirement (RRSPs, GIC)	\$800.00
Investments	
Education (RESP)	\$400.00
Other	
Total SAVING & INVESTING	\$1,200.00
LOANS & OTHER DEBTS	
Loan/Line of Credit	
Credit Card	
Student Loan	
Alimony/Child Support	
Other	
Total LOANS & OTHER DEBTS	\$0.00
SUBSCRIPTIONS	
Newspaper	\$25.00
Magazines	\$50.00
Dues/Memberships	
Other	
Total SUBSCRIPTIONS	\$75.00
MISCELLANEOUS	
Postage	
Other	
Other	
Total MISCELLANEOUS	\$0.00

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Yearly Budget Template

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Starting Balance	\$1,500.00												Total	Average	
Total Income	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$81,000.00	\$6,750.00
Total Expenses	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$6,650.00	\$79,800.00	\$6,650.00
NET (Income - Expenses)	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Projected End Balance	\$1,600.00	\$1,700.00	\$1,800.00	\$1,900.00	\$2,000.00	\$2,100.00	\$2,200.00	\$2,300.00	\$2,400.00	\$2,500.00	\$2,600.00	\$2,700.00			
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average	
INCOME															
Net Income (Partner 1)	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$2,750.00	\$33,000.00	\$2,750.00
Net Income (Partner 2)	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$48,000.00	\$4,000.00
Other														\$0.00	\$0.00
Other														\$0.00	\$0.00
Total INCOME	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$6,750.00	\$81,000.00	\$6,750.00
HOME EXPENSES															
Mortgage/Rent	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$1,700.00	\$20,400.00	\$1,700.00
Home Insurance	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Electricity	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Gas/Oil	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Water/Sewer/Trash	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Phone	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Cable/Satellite	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Internet	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Furnishings/Appliances														\$0.00	\$0.00
Lawn/Garden														\$0.00	\$0.00
Maintenance/Supplies														\$0.00	\$0.00
Improvements														\$0.00	\$0.00
Property Taxes	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$3,000.00	\$250.00
Other														\$0.00	\$0.00
Total HOME EXPENSES	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$2,475.00	\$29,700.00	\$2,475.00
TRANSPORTATION															
Car Payments	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00	\$500.00
Car Insurance	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00	\$200.00
Fuel/Gas	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$2,100.00	\$175.00
Bus/Taxi/Train Fare														\$0.00	\$0.00
Repairs/Maintenance														\$0.00	\$0.00
Registration/License														\$0.00	\$0.00
Parking														\$0.00	\$0.00
Other														\$0.00	\$0.00
Total TRANSPORTATION	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$875.00	\$10,500.00	\$875.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
HEALTH														
Health Insurance													\$0.00	\$0.00
Doctor/Dentist													\$0.00	\$0.00
Medicine/Drugs													\$0.00	\$0.00
Health Club Dues	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Life Insurance	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Veterinarian/Pet Care													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total HEALTH	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
CHARITY/GIFTS														
Gifts													\$0.00	\$0.00
Donations													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total CHARITY/GIFTS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DAILY LIVING														
Groceries	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$700.00	\$8,400.00	\$700.00
Personal Supplies	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Clothing	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Cleaning	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00	\$150.00
Education/Lessons													\$0.00	\$0.00
Dining/Eating Out/Coffee	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$3,600.00	\$300.00
Salon/Barber	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Pet Food													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total DAILY LIVING	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00	\$18,000.00	\$1,500.00
ENTERTAINMENT														
Videos/DVDs	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
Music/Games													\$0.00	\$0.00
Movies/Theater													\$0.00	\$0.00
Concerts/Plays													\$0.00	\$0.00
Books													\$0.00	\$0.00
Hobbies													\$0.00	\$0.00
Film/Photos													\$0.00	\$0.00
Sports	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Outdoor Recreation	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Toys/Gadgets	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00	\$100.00
Vacation/Travel													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total ENTERTAINMENT	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$375.00	\$4,500.00	\$375.00
SAVING & INVESTING														
Emergency Fund													\$0.00	\$0.00
Savings Account/Other Non-Registered Savings													\$0.00	\$0.00
Retirement (RRSPs, GIC)	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$9,600.00	\$800.00
Investments													\$0.00	\$0.00
Education (RESP)	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,800.00	\$400.00
Other													\$0.00	\$0.00
Total SAVING & INVESTING	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$14,400.00	\$1,200.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
LOANS & OTHER DEBTS														
Loan/Line of Credit													\$0.00	\$0.00
Credit Card													\$0.00	\$0.00
Student Loan													\$0.00	\$0.00
Alimony/Child Support													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total LOANS & OTHER DEBTS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SUBSCRIPTIONS														
Newspaper	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$300.00	\$25.00
Magazines	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	\$50.00
Dues/Memberships													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total SUBSCRIPTIONS	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$900.00	\$75.00
MISCELLANEOUS														
Postage													\$0.00	\$0.00
Other													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total MISCELLANEOUS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

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