

Your Personal Cash Flow

This work sheet will help you determine the areas where you can budget or control your expenses. By better controlling your expenses, you can free up money for savings and/or investments.
 As at _____ (date)



	\$
GROSS ANNUAL INCOME	
Your Employment Income	
Spouse's Employment Income	
Investment Income	
Rental Income	
Family Allowance, Etc.	
Pension Income	
Income from self employment	
Canada/Quebec Pension Plan	
Old Age Security Income	
Other	
TOTAL ANNUAL INCOME	
Less Source Deductions	
Taxes	
Company Benefits	
CPP/OAS	
Tax Installments	
Subtotal	
NET INCOME (a)	
Annual Expenses	
Housing	
Mortgage or Rental Payments	
Property Taxes	
Repairs & Maintenance	
Subtotal	
Utilities	
Heat	
Water	
Other	
Subtotal	
Other Family Expenses	
Child Support	
Child Day Care	
Child Education Expense	
Other	
Subtotal	
Food, Household Supplies & Maintenance	
Subtotal	

	\$
Transportation	
Auto (License/Insurance)	
Auto Maintenance & Repairs	
Public Transportation	
Other	
Subtotal	
Clothing & Accessories	
Business Clothing	
Leisure Clothing	
Other	
Subtotal	
Recreation & Equipment	
Clubs	
Family Vacation	
Books & Newspapers	
Other	
Subtotal	
Contributions & Gifts	
Charitable Donations	
Political Donations	
Holiday & Birthday	
Other	
Subtotal	
Health Care	
Dental	
Medical	
Prescriptions	
Other	
Subtotal	
Personal & Lifestyle	
Pets & Pet Care	
Children's Allowance	
Other	
Subtotal	
OTHER ANNUAL EXPENSES	
Subtotal	
Total Expenses (b)	
Savings Programs (c)	
Income Surplus (or Deficit)	
(a-(b+c))	