

Budget Calculator Spreadsheet

What's your name?

What's your partner's name?

What kind of a budget would you like to create?

How many people will be supported by this budget?

Budgeting guidelines and tips > On > Off >

James

Do you have a spouse or partner?

Yes

Kevin

My household size today might grow, but I want to create a budget today that can handle it.

4

Yes

INCOME: What's Your?			
Income is the money that comes into your household each month. It can come from a variety of sources, including wages, salaries, bonuses, commissions, interest, dividends, and more.			
Take Home Income (wages)	7500	per month	
Spouse's Income (wages)	750	per month	
Commission			
Child Tax Benefits	500	monthly	
Support Payments			
Other Income			
TOTAL MONTHLY INCOME: \$8,250			

HOUSING EXPENSES:			
This category should make up at least 25% of your budget. Based on your income, you should probably spend \$200 to \$300 per month. This average Canadian household of your size spends \$250 per month on housing expenses. However, many find smart ways to spend less.			
First Mortgage	1200	monthly	
Second Mortgage			
Rent			
Property Taxes	200	monthly	
Condo Fee / Strata Fee (if Renting)			
Insurance / Tenant Insurance			
Utilities	88	monthly	
Water (for Home)	100	monthly	
Alternate Heating Source			
Water / Sewer / Garbage	50	every 2 months	
Home Security			
Saving for Repairs / Maintenance			
Household Items (e.g. Dish, Gardening Supplies)			
Other			
HOUSING EXPENSES TOTAL: \$1,638			

OTHER UTILITIES:			
This can be as low as a few expenses, or even 2% of your budget. Based on your income, \$200 per month would be your limit. If you spend less than this guideline, that's great!			
Phone			
Cell Phone	180	monthly	
Cell Phone 2			
Other Cell Phone			
Cable	60	monthly	
Internet	60	monthly	
Internet (Internet / Cable Bundle)			
Internet Subscriptions (e.g. Anti-Virus, Backup, etc.)			
Your UTILITIES TOTAL at \$300 is greater than 2% of your income.			

It's generally not a good idea to let utility costs exceed 2% of your budget.

FOOD & GROCERY STORE EXPENSES:			
Food expenses should make up 10% to 20% of your budget. Based on your income, you should probably spend \$200 to \$300 per month. This average Canadian household of your size spends \$250 per month on food expenses. However, many find smart ways to spend less.			
Food Store / Groceries:			
Groceries			
Specialty Store	500	monthly	
Big Box Store / Costco			
Personal Care (e.g. Grooming, Cosmetics)			
Baby / Infant Needs (e.g. Diapers, Formula)			
FOOD TOTAL: \$500			

Are you sure you're spending enough on food? This category should make up at least 10% of your budget. You've allocated 5.2%. Based on your household size you should probably spend at least \$200 per month.

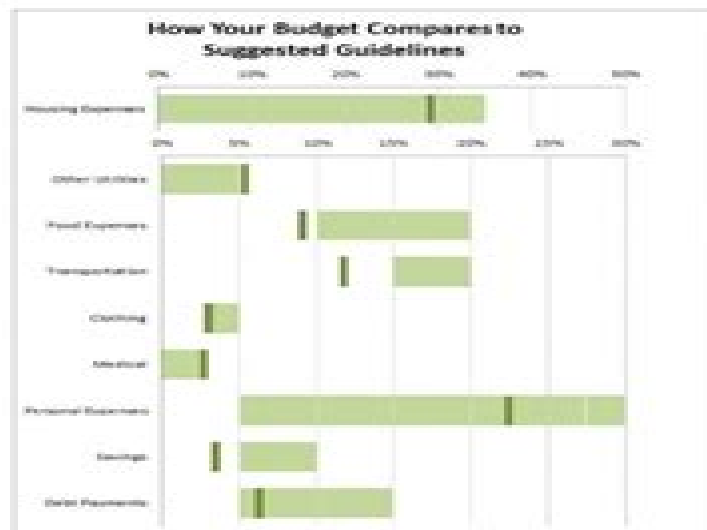
TRANSPORTATION:			
Transportation expenses will usually take up 10% to 20% of your budget. This means you could be looking at allocating from \$200 to \$300 per month.			
Car Loan Payment			
Vehicle Loan Payment			
Savings for New Vehicle			
Gas	70	monthly	
Insurance	180	monthly	
Car Wash			
Vehicle Maintenance	200	monthly	
Auto Membership			
State Fair			
Taxi Fare			

Here's what the expense portion of your budget looks like:



Important Budgeting Tip:

Now, you can turn a decent budget into a great one - that really works well - by tracking your expenses. After you've tracked your expenses, you can replace the numbers you've entered today with more accurate figures. To learn how to track your expenses, and get a copy of our free Excel tracking spreadsheet, click here.



The light green columns shown above are the suggested ranges for each budgeting category. The dark green bars indicate where your budget falls in each category. This lets you see if you're within the recommended range or outside of it.

Please Note: Because these ranges can vary across the country and with different financial circumstances, we've given you the ability to change these suggested guidelines further down the page.

Creating A Budget For Canadians

Canada. Parliament



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Creating a Budget for Canadians Sara Curtis, Ro Sila, 2000 Master the essentials Gain confidence Meet new challenges fast That s the reason for CliffNotes And that s just what you ll get from this easy to understand guide to building a budget and sticking to it

Canadian Public-Sector Financial Management Andrew Graham, 2014-10-01 It s not your money it belongs to the people Taking this simple axiom seriously creates unique challenges for the management of public funds Andrew Graham outlines all aspects of public sector financial management addressing how funds are obtained what rules of accountability and accounting are applied who controls public funds what constitutes effective budget management at the operational level and how accountability and oversight are dealt with The skills demanded of public sector managers in financial management are becoming increasingly onerous and complex Canadian Public Sector Financial Management will be of great help to practitioners in the public sector who wish to better understand their financial responsibilities as well as to students of public administration and the general reader concerned with public financial management issues The second edition of Canadian Public Sector Financial Management updates the widely used text reflecting on the developments in public financial management over the past six years Developments in financial reporting and the widespread need for governments to constrain growth and manage their finances more closely are looked at It remains focused on the practitioner and manager in the public sector

The Canadian Municipal Journal ,1913 *The Canadian Forum* ,1922 Includes critical reviews

The Canadian Annual Review of Public Affairs ,1923 **Report of the Canadian Delegates to the Assembly** League of Nations. Delegation from Canada,1923 [Industrial Canada](#) ,1921 **Fundamentals of Public Relations and Marketing Communications in Canada** William Wray Carney, Leah-Ann Lymer, 2015-08-05 Experts in public relations marketing and communications have created the most comprehensive textbook specifically for Canadian students and instructors Logically organized to lead students from principles to their application and generously supplemented with examples and case studies the book features chapters on theory history law ethics research methods planning writing marketing advertising media and government relations as well as digital internal and crisis communications Chapters open with learning objectives and conclude with lists of key terms review and discussion questions activities and recommended resources Fundamentals of Public Relations and Marketing Communications in Canada will be essential in post secondary classes and will serve as a valuable reference for established professionals and international communicators working in Canada Foreword by Mike Coates Contributors Colin Babiuk Sandra L Braun Wendy Campbell John E C Cooper Marsha D Angelo Ange Frymire Fleming Mark Hunter LaVigne Danielle Lemon Allison G MacKenzie Sheridan McVean Charles Pitts David Scholz Jeff Scott Charmane Sing Amy Thurlow Carolyn Van Der Meer Ashleigh VanHouten Cynthia Wrate and Anthony R Yue Sponsor Hill Knowlton Strategies

Canadian Gazette and Export Trader ,1909 **The Budget Plan 2004** Canada. Ministère des finances, 2004 The Budget Plan document contains the following budget overview

review of recent economic developments and prospects projections for the Government of Canada s finances budgetary measures in 5 areas health learning knowledge and commercialization communities Canada s relationship with the world The annexes include the following reports an update on federal tax reductions fiscal performance of federal provincial territorial government sector Government s response to the Auditor General s observations on the financial statements **House of Commons Debates, Official Report** Canada. Parliament. House of Commons,1920 *The Municipal Review of Canada* ,1925 **Pulp and Paper Magazine of Canada** ,1918 Journal of the Canadian Bankers' Association Canadian Bankers' Association,1926 *Improving Competitiveness* Peter E. Larson,Conference Board of Canada. Compensation Research Centre,1987 From the Executive Summary This report provides case studies of ten Canadian companies successful efforts to improve competitiveness Despite the diversity of the companies studied there were some common themes The most important lessons to be drawn from their experiences fell into three critical areas leadership marketing productivity improvement Although these three areas do not provide a comprehensive list of management principles the experiences of the ten companies deserve to be studied by those who are looking for ways to improve their company s competitive position in the marketplace **Official Reports of the Debates of the House of Commons of the Dominion of Canada** Canada. Parliament. House of Commons,1885 *The Canadian Magazine* ,1909 **California Taxpayers' Journal** ,1917

Unjust Transition Emily Eaton,2024-03-21T00:00:00Z In 2019 Regina s Co op Refinery Complex CRC a subsidiary of Federated Co operative locked out Unifor Local 594 after collective bargaining negotiations failed CRC used the transition to a low carbon future as the justification for concessions on working conditions and reducing the workers pension plan The lockout demonstrates what a just transition means to fossil fuel corporations rollbacks of collective bargaining worker rights cooperative spirit and environmental justice In the name of a new future Federated Co operative and the Saskatchewan government trampled all over important worker rights the right to strike and picket occupational health and safety pensions and collective bargaining It also highlights the sorry state of co operative values in Canada As corporations and governments are poised to make a transition that will be detrimental to workers and communities this books argues that solidarity between unions and community movements is absolutely necessary to make the transition away from fossil fuels a just one

Sessional Papers of the Dominion of Canada Canada. Parliament,1905 Report of the Dominion fishery commission on the fisheries of the province of Ontario 1893 issued as an addendum to vol 26 no 7

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