

What is your name?

What is 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 >

Jessie

Do you have a spouse or partner?

Yes

Karen

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

4

Yes

INCOME: What's In?			
Income sources (enter amount, frequency, and date when you have it. Income is entered as a positive number. Income from a spouse is entered as a negative number.)			
Amount	Frequency	Date	Notes
Take Home Income	1500	bi-weekly	
Spouse	750	bi-weekly	
Commission			
Child Tax Benefits	500	monthly	
Spouse Payments			
Other Income			
TOTAL MONTHLY INCOME: \$5,275			
Income: MONTHLY, QUARTERLY, ANNUAL, OTHER			

HOUSING EXPENSES:			
This category should make up at least 25% of your budget. Based on your income, you should probably be spending \$250 to \$300 per month. This average Canadian household of your size spends \$280 per month on their expenses. However, many find smart ways to spend less.			
Amount	Frequency	Date	Notes
First Mortgage	1200	monthly	
Second Mortgage			
Rent			
Property Taxes	200	monthly	
Condo Fee / Strata Fee (if Renting)			
Insurance / Tenant Insurance	88	monthly	
Utilities	100	monthly	
Water (for House)			
Alternate Heating Source			
Water / Sewer / Garbage	50	every 2 months	
Home Security			
Saving for Repairs / Maintenance			Save monthly for your house
Household Items (e.g. Dish, Gardening Supplies)			Save monthly for your house
Other			
HOUSING EXPENSES TOTAL: \$1,638			

OTHER UTILITIES:			
This list is not meant to be exhaustive. Income 2% of your budget. Based on your income, \$200 per month would be your limit. If you exceed it, think how you can save.			
Amount	Frequency	Date	Notes
Phone	100	monthly	
Cell Phone			
Cell Phone 2			
Other Cell Phone			
Cable	88	monthly	
Internet	60	monthly	
Internet (Internet / Cable Bundle)			
Internet Subscriptions (e.g. Anti-Virus, Backup, etc.)			
Your UTILITIES TOTAL at: \$300			
It's generally not a good idea to let utility costs exceed 5% of your income.			

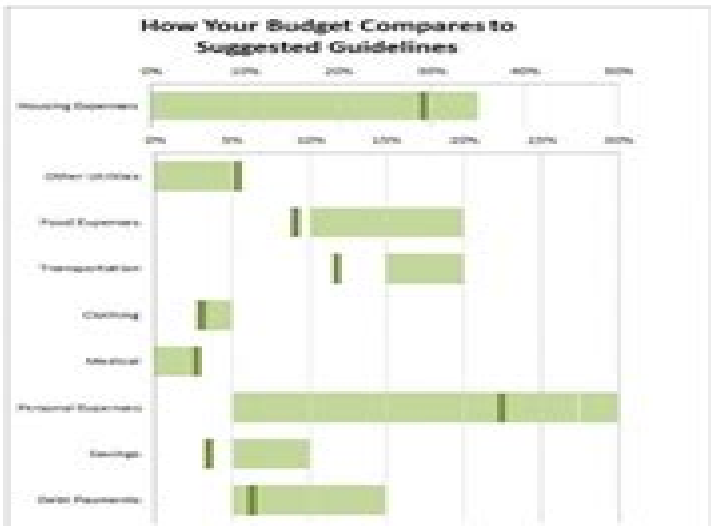
FOOD & GROCERY STORE EXPENSES:			
Food expenses should make up 10% to 20% of your budget. Based on your income, you should probably spend \$200 to \$300 per month. This average Canadian household of your size spends \$280 per month on their expenses. However, many find smart ways to spend less.			
Amount	Frequency	Date	Notes
Groceries	500	monthly	
Specialty Store			Are there other ways you help your grocery, paper and cleaning products, produce, meat, and snacks
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 9.2%. 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.			
Amount	Frequency	Date	Notes
Car Loan Payment			
Vehicle Loan Payment			
Savings for New Vehicle			
Gas	70	monthly	
Insurance	100	monthly	
Car Wash			
Public Transportation	200	monthly	
Auto Membership			
Strata Fee			
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.
[Go down here 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

William Wray Carney, Leah-Ann Lymer



Creating A Budget For Canadians:

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 Carolyne 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

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