

## Monthly family budget

	Description	Credit	Debit	Balance	Notes
<b>Income</b>	Paycheques	5,800.00			Net, both spouses
	Rental income	200.00			Net, after expenses
<b>Total Income</b>				6,000.00	
<b>Expenses</b>	Mortgage		1,500.00		
	Savings		600.00		Pay yourself first: RRSP, RESP, TFSA
	Food		350.00		
	Car		800.00		Loan payment, insurance, fuel
	Home maintenance		200.00		
	Home insurance		200.00		
	Utilities		480.00		Gas, electricity, water
	Medical expenses		50.00		
	Clothing		50.00		
	Entertainment		200.00		Restaurant meals, movies, clubs
	Cable TV		60.00		
	Phone, Internet		200.00		
	Fitness membership		200.00		
	Kids' activities/lessons		400.00		
	Dance lessons		400.00		
	Miscellaneous		160.00		Magazine subscription, coffee shop
<b>Total expenses</b>				5,850.00	
<b>Excess of income over expenses</b>				150.00	Available for additional savings or emergencies