



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	\$5,325.00
Total Expenses	\$5,325.00
NET (Income - Expenses)	\$0.00
Projected End Balance	\$1,500.00

THIS MONTH

INCOME	
Net Income (Partner 1)	\$2,500.00
Net Income (Partner 2)	\$2,825.00
Other	
Other	
Total INCOME	\$5,325.00

HOME EXPENSES	
Mortgage/Rent	\$1,500.00
Home Insurance	\$75.00
Electricity	\$100.00
Gas/Oil	\$100.00
Water/Sewer/Trash	\$75.00
Phone	\$50.00
Cable/Satellite	\$50.00
Internet	\$25.00
Furnishings/Appliances	
Lawn/Garden	
Maintenance/Supplies	\$50.00
Improvements	\$100.00
Property Taxes	\$200.00
Other	
Total HOME EXPENSES	\$2,325.00

TRANSPORTATION	
Car Payments	\$200.00
Car Insurance	\$100.00
Fuel/Gas	\$100.00

THIS MONTH

Bus/Taxi/Train Fare	
Repairs/Maintenance	
Registration/License	
Parking	
Other	\$50.00
Total TRANSPORTATION	\$450.00

HEALTH	
Health Insurance	
Doctor/Dentist	
Medicine/Drugs	
Health Club Dues	
Life Insurance	\$100.00
Veterinarian/Pet Care	
Other	
Total HEALTH	\$100.00

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

DAILY LIVING	
Groceries	\$650.00
Personal Supplies	\$250.00
Clothing	\$150.00
Cleaning	\$25.00
Education/Lessons	
Dining/Eating Out/Coffee	\$250.00
Salon/Barber	\$50.00
Pet Food	
Other	
Total DAILY LIVING	\$1,375.00

ENTERTAINMENT	
Videos/DVDs	
Music/Games	\$50.00
Movies/Theater	\$25.00
Concerts/Plays	
Books	
Hobbies	
Film/Photos	
Sports	
Outdoor Recreation	

	THIS MONTH
Toys/Gadgets	
Vacation/Travel	
Other	
Total ENTERTAINMENT	\$75.00
SAVING & INVESTING	
Emergency Fund	
Savings Account/Other Non-Registered Savings	\$400.00
Retirement (RRSPs, GIC)	
Investments	\$200.00
Education (RESP)	
Other	
Total SAVING & INVESTING	\$600.00
LOANS & OTHER DEBTS	
Loan/Line of Credit	\$400.00
Credit Card	
Student Loan	
Alimony/Child Support	
Other	
Total LOANS & OTHER DEBTS	\$400.00
SUBSCRIPTIONS	
Newspaper	
Magazines	
Dues/Memberships	
Other	
Total SUBSCRIPTIONS	\$0.00
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	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$63,900.00	\$5,325.00
Total Expenses	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$63,900.00	\$5,325.00
NET (Income - Expenses)	\$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	\$0.00
Projected End Balance	\$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	\$1,500.00		
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Monthly Average	
INCOME															
Net Income (Partner 1)	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$2,500.00	\$30,000.00	\$2,500.00
Net Income (Partner 2)	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$2,825.00	\$33,900.00	\$2,825.00
Other														\$0.00	\$0.00
Other														\$0.00	\$0.00
Total INCOME	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$5,325.00	\$63,900.00	\$5,325.00
HOME EXPENSES															
Mortgage/Rent	\$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	\$1,500.00	\$18,000.00	\$1,500.00
Home 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	\$75.00	\$900.00	\$75.00
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	\$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
Cable/Satellite	\$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
Internet	\$25.00	\$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
Furnishings/Appliances														\$0.00	\$0.00
Lawn/Garden														\$0.00	\$0.00
Maintenance/Supplies	\$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
Improvements	\$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
Property Taxes	\$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
Other														\$0.00	\$0.00
Total HOME EXPENSES	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$2,325.00	\$27,900.00	\$2,325.00
TRANSPORTATION															
Car Payments	\$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
Car Insurance	\$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
Fuel/Gas	\$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
Bus/Taxi/Train Fare														\$0.00	\$0.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
Repairs/Maintenance													\$0.00	\$0.00
Registration/License													\$0.00	\$0.00
Parking													\$0.00	\$0.00
Other	\$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
Total TRANSPORTATION	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$5,400.00	\$450.00
HEALTH														
Health Insurance													\$0.00	\$0.00
Doctor/Dentist													\$0.00	\$0.00
Medicine/Drugs													\$0.00	\$0.00
Health Club Dues													\$0.00	\$0.00
Life Insurance	\$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
Veterinarian/Pet Care													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total HEALTH	\$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
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	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$650.00	\$7,800.00	\$650.00
Personal Supplies	\$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
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	\$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
Education/Lessons													\$0.00	\$0.00
Dining/Eating Out/Coffee	\$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
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	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$16,500.00	\$1,375.00
ENTERTAINMENT														
Videos/DVDs													\$0.00	\$0.00
Music/Games	\$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
Movies/Theater	\$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
Concerts/Plays													\$0.00	\$0.00
Books													\$0.00	\$0.00
Hobbies													\$0.00	\$0.00
Film/Photos													\$0.00	\$0.00
Sports													\$0.00	\$0.00
Outdoor Recreation													\$0.00	\$0.00
Toys/Gadgets													\$0.00	\$0.00
Vacation/Travel													\$0.00	\$0.00

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
Other													\$0.00	\$0.00
Total ENTERTAINMENT	\$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
SAVING & INVESTING														
Emergency Fund													\$0.00	\$0.00
Savings Account/Other Non-Reg Retirement (RRSPs, GIC)	\$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
Investments	\$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
Education (RESP)													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total SAVING & INVESTING	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$7,200.00	\$600.00
LOANS & OTHER DEBTS														
Loan/Line of Credit	\$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
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	\$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
SUBSCRIPTIONS														
Newspaper													\$0.00	\$0.00
Magazines													\$0.00	\$0.00
Dues/Memberships													\$0.00	\$0.00
Other													\$0.00	\$0.00
Total SUBSCRIPTIONS	\$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
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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