

HOUSEHOLD BUDGET TRACKER

SAVING TIPS



SET UP AUTOMATIC DEPOSITS to your Savings Account each pay period.



MAKE YOUR COFFEE AT HOME. The average person spends \$1,200 a year on coffee!



BUNDLE YOUR SERVICES Cable and internet, and home, auto and health insurance.



WAIT 3 DAYS before making any unnecessary purchases. Doing this gives you time to compare prices and reflect if you really need it.



CREATE A BUDGET AND STICK TO IT! Use this Household Budget Tracker to keep an eye on expenses.

MONTH: _____

FINANCIAL CHECK-UP	STARTING	GOAL	ENDING
Chequing Account Balance			
Savings Account Balance			
Credit Card Balance			
Line of Credit Balance			
Loan Balance			

MONTHLY INCOME	BUDGET	ACTUAL
Employment Income		
Spousal Income		
Rental Property Income		
Child Support		
Withdrawal from Savings		
Dividends		
Gifts Received		
Other		
TOTAL		



MONTHLY EXPENSES

MONTHLY EXPENSES	BUDGET	ACTUAL
HOUSEHOLD		
Mortgage or Rent		
Property Tax		
Phone		
Hydro		
Gas		
Water		
Waste Removal/Recycling		
Insurance		
Maintenance or Repairs		
Cable/Internet		
Other <i>(Cleaning Service, Supplies)</i>		
CHILDREN		
School Tuition		
School Supplies		
Extracurricular Activities		
Medical or Dental		
Other		
TRANSPORTATION		
Fuel		
Maintenance		
Vehicle Payment		
Insurance		
Public Transit <i>(bus, taxi, train, subway, etc)</i>		
Parking		
MEDICAL		
Health		
Dental		
Vision		
Life Insurance		
Other		
TOTAL		

MONTHLY EXPENSES	BUDGET	ACTUAL
ENTERTAINMENT		
Dining Out		
Movies		
Concerts		
Sporting Events		
Dates		
Vacation/Travel		
Other		
PET		
Food or Treats		
Veterinarian		
Medication		
Grooming		
Other		
LOAN PAYMENTS		
Personal		
Line of Credit or Loan		
Credit Card 1		
Credit Card 2		
Credit Card 3		
Other loans <i>(furniture, computer, etc)</i>		
SAVINGS OR INVESTMENTS		
Emergency Funds		
Savings Account		
Retirement		
Investments		
MISCELLANEOUS		
Subscription Services		
Salon/Barber		
Clothing		
Bank Fees		
Other		
TOTAL		

MONTHLY BALANCE	
Total Income	
Total Expenses	-
TOTAL BALANCE	

