

Annual Income

IF YOU ARE A STUDENT

Net earnings	
Net earnings from self-employment	
Tips	
Loans and scholarships	
Spousal support	
Child tax benefit	
Child support	
Registered education savings plan RESP	
Withdrawal from an RRSP under the Lifelong learning Plan	
Income tax rebate	
Investment Income (interest, dividends, capital gains, etc)	
Additional income	
TOTAL INCOME (\$)	\$0.00

BEFORE YOU RETIRE

Net earnings	
Net earnings from self-employment	
Sales tax rebate	
Net supplementary income	
Commissions	
Bonuses	
Net rental income	
Tips	
Loans and scholarships	
Spousal support	
Child tax benefit	
Withdrawal from an RRSP under the Lifelong learning Plan	
Income tax rebate	
Investment Income (interest, dividends, capital gains, etc)	
Additional income	
Government benefits	
Social assistance	
TOTAL INCOME (\$)	\$0.00

IF YOU ARE ALREADY RETIRED

Net supplementary income	
Net rental income	
Investment Income (interest, dividends, capital gains, etc)	
Additional income	
Annuities (fixed annuity - life annuity)	
Registered Retirement Income Fund (RRIF) annuities	
Life Income Fund (LIF)	
Registered Pension Plan	
Pension from the Régie des rentes du Québec (RRQ)	
Canada Pension Plan (CPP)	
Old Age Security Pension (OAS)	
Guaranteed Income supplement (GIS)	
TOTAL INCOME (\$)	\$0.00

Annual Expenses

HOUSING

Rent/mortgage	
Property taxes/water consumption bill	
School taxes	
Condo fees	
Home insurance	
Hydro/electricity	
Oil/gas	
Telephone/cellular	
Cable/Satellite/Internet	
NETFLIX/streaming broadcast	
Electronics	
Furnishing	
Alarm System	
Snow removal / Landscaping	
Vacation property - expenses	
Property maintenance	
Pool and Spa maintenance	
Renovations	
Housekeeping	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

FOOD / RESTAURANTS

Groceries	
Lunches, Snacks	
Dining Out	
Tobacco	
Alcohol	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

LOAN PAYMENTS

Home Equity Line of Credit	
Personal Line of Credit	
Personal Loan	
Credit Card	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

FAMILY

Child Support	
School Fees/material - textbooks	
Clothing	
Child Care	
Elder care	
Children's day camp	
Sports activities	
After-School activities	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

TRANSPORTATION

Car loan	
Lease	
Car Insurance	
Licensing / Car Registration	
Gas/electricity	
Parking	
Public Transportation	
Emergency Road Assistance	
Maintenance / Repairs	
Motorcycle/bike	
Taxi	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

OTHER

Drycleaning	
Charitable donation	
Professional dues / Memberships	
Personal care/esthetician/hairdressers, etc.	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

HEALTH AND INSURANCE

Life	
Disability	
Critical Illness	
Long-term Care	
Dental and medical Insurance	
Eye care	
Non-covered Medical Expenses	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

LEISURE / ENTERTAINMENT

Sports Clubs	
Concerts, Shows / Movies	
Vacations	
Gifts	
Pets - Food and Care	
Subscriptions/newspapers/magazines	
Music	
Course / Tuition	
Hobbies	
Miscellaneous	
SUBTOTAL (\$)	\$0.00

TOTAL EXPENSES / COST OF LIVING (NET) (\$)	\$0.00
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ANNUAL SAVINGS

RRSP (Individual / Spouse)	
TFSA	
Non-registered	
RESP Contribution	
Savings for a vehicle	
Savings for holidays	
Savings _____	
SOUS-TOTAL (\$)	\$0.00

TOTAL INCOME	\$0.00	- TOTAL EXPENSES	\$0.00	- TOTAL SAVINGS	\$0.00
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UNDER BUDGET (-) / OVER BUDGET (+)	\$0.00
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