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## *Personal Budget Plan*

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# Personal Budget Plan

Hi, Friend!

Budgeting is a simple plan to keep your finances on track monthly and into the future. It allows one to create a spending plan ensuring you will always have enough cash for necessities you and your family need including the important things to you.

Many people don't realize how much money they do spend. This sort of thing can sink you deeper into debt each year. This is especially true if you have Irregular, Seasonal, or Fluctuating income. One strategy is by calculating your average income over a 3-year period, divide by 12, then use that amount and build your current monthly budget.

Self-employed people should have a separate savings account for their income tax payments. Although some bills are due to come less often than others; put this in the "Other Expenses this month" category. Below is a budget worksheet for you to track your spending habits. We trust that you will find this useful now and for years to come.

There you have it, folks. We hope this helps and Happy Budgeting!

Thank you; Miigwetch,

**Shelilia Vivier**

*President & CEO*

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# Personal Budget List

## INCOME (after taxes & deductions)

- Employment Income
- Spousal/Child Support
- Social Assistance
- Retirement Income
- Other Income (gifts, etc.)

*Total Income (after taxes & deductions)*

## TOTALS

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## HOUSING EXPENSES

- Mortgage or Rent
- Home or Rental Insurance
- Property Taxes/Fees
- Repairs & Maintenance
- Utilities (gas, electricity, etc.):
- Internet, Cable, and Phones
- Other (furniture, decor)

*Total Expenses*

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## TRANSPORTATION

- Vehicle Payment
- Vehicle Insurance
- Vehicle Fuel
- Parking and Tolls
- Public Transportation (bus, taxi)
- Maintenance (oil, car wash)
- Other (rentals)

*Total Expenses*

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# Personal Budget List

## HEALTH EXPENSES

- Medical/Dental Insurance
- Medical/Dental Expenses
- Pet Insurance/Medicine
- Other Expenses

*Total Expenses*

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## PERSONAL & FAMILY

- Child Care/Support (money going out)
- Laundry & Cleaning Supplies
- Entertainment (movies, events, etc.)
- Clothing and Shoes (work, sports, school, etc.)
- Money given or sent to family
- Pet Food, Toys, Leashes, etc.
- Donations
- Gifts, etc.
- Tobacco, Alcohol, Cannabis
- Gambling, Lotto
- Other Expenses

*Total Expenses*

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## FINANCE

- Fees for cashier's cheques and money transfers:
- Prepaid Cards (phone cards, etc.)
- Bank or Credit Card fees:
- School Costs (supplies, tuition, loans, etc.)
- Debt Payments (credit cards, loans, etc.)
- Education & Professional Development
- Other Expenses

*Total Expenses*

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# Personal Budget List

## FOOD

- Groceries & Household Supplies
- Restaurants, etc. (meals out)
- Micro buying/snacks

*Total Expenses*

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## SAVINGS

- Emergency Fund
- Financial Goal
- Personal Use

*Total Savings*

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## OTHER

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- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
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## BALANCING YOUR BUDGET

*Total Income*

*Total Expenses*

*Total Savings*

*Difference*

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*Just a reminder Folks, this is intended to help cut costs if necessary, and to be used on a monthly basis.*