

One-time Budget (where you're at each month)

Income

Net pay per month	
Other income	
Total Income:	

Spending (expenses)

Rent/mortgage	
Property tax	
Home (or renters) insurance	
Life insurance	
Utilities	
Shaw or Telus cable/internet	
Cell phone	
Groceries	
Meals out/lunch	
Amazon Prime and/or Netflix	
Haircut/manicure, etc	
Clothes/shoes, etc	
Vehicle payment	
Vehicle insurance	
Vehicle gas	
Vehicle maintenance	
Bus pass	
Dry cleaner	
Sports & other activities	
Memberships	
Drugs/vitamins	
Medical (or your deductible \$)	
Credit card #1 payment	
Credit card #2 payment	
Credit card #3 payment	
Line of credit payment	
Other:	
Other 2:	
Kids - Daycare	
Kids - School lunches & fees	
Kids - Daycare	
Kids - Allowance	
Kids - Child support	
Total Expenses	
Net (income less expenses)	

Why bother? Turn on your GPS and enter an address to get to. But do NOT start your location service. Will you EVER get there? No way. For your finances, it's the same thing! You can't get to where you're going if you don't know where you're at...

Your Today Net Worth

Assets (what you OWN)

House value	0
Vehicle value	0
(autotrader.ca less \$2,000 if dealer ad)	0
Chequing account balance	0
Savings	0
RRSPs	0
TFSA (Tax free savings account)	0
Other investments	0
Money others owe you	0
Other:	0
Other 2:	0
Total Assets	0

Liabilities (what you OWE)

Mortgage balance	0
Vehicle loan owing	0
(if leased do NOT list anywhere)	0
RRSP loan	0
Overdraft	0
Line of credit balance	0
Money YOU owe others (like family)	0
Credit card balance #1	0
Credit card balance #2	0
Credit card balance #3	0
Other debt #1	0
Other debt #2	0
Total Liabilities	0
Net worth (assets less liabilities)	

Want to take it one step further?

How long have you been out of school and working? Take the number of years times really roughly how much your gross income has been each year. (ie: working 6 years x about \$30,000 a year = \$180,000)

# years working:	
x Rough gross income a year average:	
Equals total income earned working:	

Look at that TOTAL of your gross income and your net worth, which is what you've got to show for all that work and income...