



Develop Your Personal Budget 101

Part Two



A Step Beyond.ca
 Credit & Debt Solutions
 245 Alton Road
 Thunder Bay, ON P7G 2J7

807 345-3328(Debt)
 807 766-9035 Fax
www.astepbeyond.ca

PERSONAL INFORMATION

Applicant's Name:
Date:
Revised Date
Copy Received

HOUSING EXPENSES	Initial	Revised	WORK EXPENSES	Initial	Revised
First Mortgage			Gas / Travel		
Second Mortgage			Lunch / Coffee Breaks		
Property Taxes			Child Care -- Work		
Rent / Condo Fees			Work Clothing		
House Insurance			Parking		
Telephone / Cell			TOTAL WORK EXPENSES	0	0
Hydro					
Heat			PERSONAL EXPENSES		
Water			Smoking		
TV / Satellite			Alcohol / Drugs		
Internet / DSL			Entertainment / Recreation		
House Maintenance			Casino / Bingo / Lottery		
TOTAL HOUSING EXP	0	0	Child Care -- Personal		
			Barber / Hairdresser		
LIVING EXPENSES			Newspaper		
Groceries			Gifts -- Xmas		
Gas for Vehicle			Gifts -- Birthdays / Parties		
Insurance Vehicle #1			Gifts -- Weddings		
Insurance Vehicle #2			Donations -- Church / Charities		
Vehicle Lease / Car Pmt.			Tuition		
Vehicle Lease / Car Pmt.			School Expenses -- Other		
Alimony / Support			Extra Curricular -- Children		
Child Support			School Expenses -- Children		
Vehicle Maintenance			Allowances -- Children / Other		
Insurance -- Life			Bank Service Charges		
Prescriptions			TOTAL PERSONAL EXP	0	0
Vitamins					
Dental			TOTAL EXPENSES	0	0
Laundry / Dry Cleaning			Debt Payments		
Pet Food					
Veterinarian			TOTAL EXPENSES & DEBT	0	0
Retirement			CALCULATE: Funds Available to Meet Goals		
Co-Signed Debt			Funds Available to Meet Goals		
Secured Debt			Household Net Income	0	0
Miscellaneous			Less: Total Expenses	0	0
Other			Less: Debt Payments	0	0
TOTAL LIVING EXP	0	0	Funds Available to Meet Goals	0	0



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Statement of Monthly Income

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EMPLOYMENT INFORMATION (APPLICANT)

Name of Employer	Address	City	Years	Occupation

EMPLOYMENT INFORMATION (SPOUSE/PARTNER)

Name of Employer	Address	City	Years	Occupation

DETAILS OF HOUSEHOLD MONTHLY INCOME (APPLICANT, SPOUSE / PARTNER)

Name of Employer Applicant						
Name of Employer Spouse/Partner						
Pay Period Frequency	Weekly	Weekly	Weekly	Weekly	Monthly	Total
	Bi-Weekly	Bi-Weekly	Bi-Weekly	Bi-Weekly		
Gross Earnings						0
Deductions						
Federal Tax						0
Provincial Tax						0
EI						0
CPP						0
RPP (Pension)						0
RRSP						0
Health Benefits						0
Life Insurance						0
LTD. Insurance						0
Union Dues						0
Canada Savings Bonds						0
Other:						0
Other:						0
Other:						0
Total Deductions	0	0	0	0	0	0
Net Wages	0	0	0	0	0	0



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What Do You Own	INITIAL	REVISED
Investments		
Investments		
Investments		
Household Items		
Vehicle (Year, Make and Model)		
Vehicle (Year, Make and Model)		
Recreational Items (RV, ATV, Boat, etc.)		
Registered Retirement Savings Plans		
Savings / Investments		
Real Estate		
Calculate Value of your house		
Market Value		
Original Cost		
Mortgage	Held By:	Amount Owning
1st		
2nd		
Total Equity		
Total of What You Own (Assets)		
Less: What you owe (Liabilities)		
What you are Worth (Net Worth)		

Total Monthly Income Summary		
Net Income from Wages		
Pension - OAS		
Pension - CPP		
Guaranteed Income Supplement / Allowance		
ODSP / Disability		
Child Tax Benefit		
GST Rebates		
Alimony / Support		
Other		
Other		
Other		
Total Monthly Income		

