

Budget Worksheet

Use this worksheet to better understand the money that’s going in and out of your accounts every month. Calculating your cash flow can help you plan for financial challenges that may lie ahead.

Income

Calculate your total income here.

Income source	Personal	Partner/Spouse
Salary (after deductions)		
Bonuses/commission		
Government benefits		
Child support		
Retirement income		
Investment income		
Business income		
Rental income		
Other income		
Sub-total		

Deduction type	Personal	Partner/Spouse
Taxes		
Savings		
Health insurance		
Other deductions		
Sub-total		

	Personal	Partner/Spouse
Net income		
Combined net income		

Did you know?

ATB TrackIt provides a simple way to view current spending patterns and build a budget. Check it out in ATB Online or through the ATB TrackIt app.

Expenses

Add up your current monthly expenses.

Home	Personal	Partner/Spouse
Mortgage/rent		
Property taxes		
Condo fees		
Insurance		
Electricity/water/gas		
Other		
Sub-total		

Health	Personal	Partner/Spouse
Insurance		
Prescriptions		
Medical expenses		
Career costs		
Other		
Sub-total		

Lifestyle	Personal	Partner/Spouse
Groceries		
Dining out		
Clothing		
Toiletries/aesthetics		
Memberships		
Travel		
Pets		
Entertainment		
Donations		
Other		
Sub-total		

Transport	Personal	Partner/Spouse
Car payment		
Insurance		
Gas		
Maintenance		
Transit/cabs		
Other		
Sub-total		

Technology	Personal	Partner/Spouse
Mobile phone		
Home phone		
Internet		
Cable		
Other		
Sub-total		

Kids	Personal	Partner/Spouse
Child care		
Child support		
School/tutoring fees		
Activities		
Clothing/toys		
Other		
Sub-total		

	Personal	Partner/Spouse
Total expenses		
Combined expenses		
Cash available		
Combined cash available		

This list is a starting point—it doesn't cover everything you need to consider and is not intended to provide financial or legal advice. While ATB Financial team members are very knowledgeable about financial matters, they are not (and cannot) be legal experts, so please talk to your lawyer about legal matters.