



BUDGET WORKSHEET

You can use this worksheet to better understand the money that’s going in and out of your accounts each month. Keeping track of your financial situation—like your cash flow—can help you plan for your future, get closer to your goals and prepare for unexpected situations.

INCOME

Calculate your total **monthly** 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		
Subtotal		

Deduction type	Personal	Partner/Spouse
Taxes		
Savings		
Health insurance		
Other deductions		
Subtotal		

	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 Personal**.



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EXPENSES

Add up your current **monthly** expenses here.

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

Health	Personal	Partner/Spouse
Insurance		
Prescriptions		
Medical expenses		
Career costs		
Other		
Subtotal		

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

Transport	Personal	Partner/Spouse
Car payment		
Insurance		
Gas		
Maintenance		
Transit/cabs		
Other		
Subtotal		

Technology	Personal	Partner/Spouse
Mobile phone		
Home phone		
Internet		
Cable		
Other		
Subtotal		

Kids	Personal	Partner/Spouse
Child care		
Child support		
School/tutoring fees		
Activities		
Clothing/toys		
Other		
Subtotal		

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

This list is a great starting point, but it may not cover everything you need to consider and it's not intended to provide financial or legal advice. Please talk to your lawyer about any legal matters.

We are always here to share our expertise around financial matters so if you need help or have questions, reach out to us anytime—through your banker, your nearest branch or our **Client Care Centre at 1-888-332-8383**.