

Household Monthly Budget

	Budget	Actual	Variance
Income			
Salary 1 (Take Home Pay)			
Salary 2 (Take Home Pay)			
<Other Income> (exp. Child support / Pension)			
<Other Income>			
Total Income			
Expenses			
Fixed Costs			
Mortgage / Rent Expense			
Car / Lease Payment(s)			
Loan Payment(s)			
Insurance - Car			
Insurance - Homeowner's			
Insurance - Life			
Charitable Contributions			
Childcare			
Bank fees			
<Other Fixed Cost>			
Total Fixed Costs			
Semi Variable Costs			
Hydro - Electric			
Enbridge - Gas expense Heat			
Cellphone Expense			
Satellite & Internet			
Groceries			
Gasoline			
Pet Supplies			
Medical / Healthcare			
Personal Care			
<Other Semi Variable Costs>			
<Other Semi Variable Costs>			
Total Semi Variable Costs			
Highly Variable Costs			
Entertainment / dining out			
Gifts			
Clothing			
Alcohol			
Tobacco			
Miscellaneous			
Total Highly Variable Costs			
Total Expenses			
Net Income			