



Star Life Consulting

Name: _____

Month & Year _____

Income	Budget	Actual
Gross Income		
Gross Income (Spouse/Partner)		
Child Tax Benefit		
Pension		
Other Income		
Total Gross Income	\$ -	\$ -

Fixed Expense (Consistent)	Budget	Actual	Due Date	Method of Payment	% of Income
Employment Expense					
Income Tax					
CPP & EI					
Employment Deduction (Life Insurance, LTD, Dental, Health)					
Total Employment Expense	\$ -				

Housing Expense					
Mortgage 1 - house					
Mortgage 2 - Home Equity Line of Credit					
Rent					
Property Taxes					
Condo Fee/Strata Fee					
House/Rental Insurance					
Electricity					
Gas (Home)					
Water/Sewer/Garbage					
Home Security					
Home Phone					
Home Internet					
Total Housing Expense					

Transportation					
Car Loan					
Car Insurance					
Lease Payment					
Insurance					
Bus Pass					
Total Transportation Expense					

Personal Living Expenses					
Cell Phone					
Cable/Satellite					
Gym Membership					
Insurance - Life - Primerica					
Subscriptions					
Safety Deposit Box					
Music Subscription					
Amazon membership					
Costco membership					
Other Expenses					
Total Personal Expenses					

Total Fixed Expenses					
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Variable Expenses (Inconsistent)

Personal Living Expenses					
Groceries					
Restaurants					
Personal Care					
Children's Needs/Babysitting					
Pet Needs					
Clothing/Shoes					
Vacation					
Laundry/Dry Cleaning					
Other Expenses					
Total Personal Living Expense					

Health and wellbeing Expenses					
Health Expenses					
Dental Expenses					
Vision Care					
Veterinary Care					
Total Health and Well Being Expense					

Personal Development Expenses					
Books					
Hobbies					
Courses and Scholl Supplies					
Recreation and Entertainment					
Storage Locker					
Total Personal Development Expense					

Gifts and Donations					
Gifts/Special Occasions					
Donations					
Total Gifts and Donation Expense					

Savings & Investments					
Tax Free Savings Account (TFSA)					
Registered Retirement Savings Plan (RRSP)					
Registered Education Savings Plan (RESP)					
Emergency Savings					
Other Savings					
Additional Tax					
Total Savings and Investment					

Debt Payments					
Line of Credit					
Overdraft					
Student Loan					
Personal Loan					
Credit Card 1					
Credit Card 2					
Credit Card 3					
Money Owed to Family and Friends					
Other Debts					
Total Debt Payment Expense					

Total Variable Expense					
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Total Expenses (Fixed and Variable)					
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