

## Current and Future Expenses

Use this worksheet to track your current expenses and estimate your future expenses, by filling in all applicable categories below. **Before using this form**, download and save a copy to your computer or cloud storage. Close the online version and open the copy you saved. Enter your information and save the form. Save again after making changes.

EXPENSE	CURRENT	FUTURE
<b>Food</b>		
Groceries		
Dining out		
<b>Tobacco Products &amp; Alcohol</b>		
Smoking supplies		
Alcohol		
<b>Shelter (not mortgage payments)</b>		
Rent		
Property tax		
Utilities / condo fees		
Future improvements / renovations		
Other		
<b>Household Operation</b>		
Communications (phone, Internet)		
Childcare / daycare		
Pet expenses		
Household help / maintenance / supplies		
Exterior maintenance		
Other		
<b>Household Contents</b>		
Furniture / appliances		
<b>Clothing</b>		
New clothing / apparel		
Laundry / dry cleaning / alterations		
<b>Transportation (exclude loan payments)</b>		
Auto lease		
Depreciation		
Fuel		
Maintenance / repairs		
Parking / tolls		
License / registration		
Local / commuter transit		
Other		
<b>Deductible Outlays</b>		
Professional fees / union fees / Other		
<b>Alimony</b>		
<b>Child Support / Other Dependents</b>		
<b>Health Care</b>		
Medical / pharmaceutical / other		
Dental care		
<b>Personal Care</b>		
Cosmetics / toiletries / hairdressing		
Personal / other		

EXPENSE	CURRENT	FUTURE
<b>Insurance Premiums</b>		
Life insurance		
Disability insurance (pay stub)		
Homeowner / tenant insurance		
Auto insurance		
Group medical / dental insurance		
Personal liability		
Other		
<b>Entertainment / Recreation</b>		
Online subscriptions / reading materials		
Vacations		
Movies / theatre arts / sporting events		
Hobbies / sporting equipment		
Recreational clubs		
Other		
<b>Gifts</b>		
Birthdays / anniversaries / weddings		
Special occasions		
<b>Education (exclude RESP contributions)</b>		
Tuition fees		
Courses / seminars		
Other (e.g., tutors)		
<b>Donations</b>		
Religious / charitable / political		
<b>Spending Money (allowances)</b>		
<b>Miscellaneous</b>		
<b>Debt Financing and Repayment</b>		
Credit cards		
Lines of credit		
Loans		
Mortgages		
Investment loans		
Other		
Other		
<b>Reg. Contributions / Saving &amp; Investing</b>		
Pension plans		
RRSPs		
TFSAs		
RESPs		
Employer share purchase plans		
Non-registered		
Other		
<b>Total of All Expenses</b>		