

# Personal Annual Household Budget 2014

REVENUE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR	EXPLANATORY NOTES
<b>Net Income</b>														
Net Income Spouse 1	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$48,000.00	Net Business Income
Net Income Spouse 2	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00	\$4,950.00	\$3,300.00	\$3,300.00	\$3,300.00	\$3,300.00	\$4,950.00	\$3,300.00	\$3,300.00	\$42,900.00	Paid Bi-Weekly
Rental Income (net)													\$0.00	
Business Income (net)													\$0.00	
Other													\$0.00	
Other													\$0.00	
<b>Total</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$8,950.00</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$8,950.00</b>	<b>\$7,300.00</b>	<b>\$7,300.00</b>	<b>\$90,900.00</b>	

EXPENSES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR	EXPLANATORY NOTES
<b>HOME</b>														
Mortgage or Rent	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00	\$2,100.00	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00	\$2,100.00	\$1,400.00	\$18,200.00	bi-weekly payments
Property Taxes													\$0.00	Included in Mortgage Payment
Repairs and Improvements	\$100.00	\$200.00	\$200.00	\$4,000.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$6,100.00	Spring Garden Shed
House Insurance	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$0.00	\$0.00	\$70.00	\$70.00	\$700.00	10 payment schedule
Heating	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$70.00	\$840.00	pro-rated monthly payments
Hydro	\$150.00	\$150.00	\$150.00	\$150.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$1,920.00	9% increase April 2014
Cable/Internet/Home Phone	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$165.00	\$1,980.00	does not include downloads
Gardening/Lawn Care			\$200.00	\$40.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$130.00			\$495.00	Weed Treatment and Fertilizer
Furnishings and Appliances											\$1,700.00		\$1,700.00	New Kitchen Table
Other													\$0.00	
Other													\$0.00	
<b>Total</b>	<b>\$1,955.00</b>	<b>\$2,055.00</b>	<b>\$2,255.00</b>	<b>\$5,895.00</b>	<b>\$2,795.00</b>	<b>\$2,095.00</b>	<b>\$2,095.00</b>	<b>\$2,095.00</b>	<b>\$2,025.00</b>	<b>\$2,130.00</b>	<b>\$4,470.00</b>	<b>\$2,070.00</b>	<b>\$31,935.00</b>	

<b>DAILY LIVING</b>														
Groceries	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$800.00	\$9,600.00	
Child care													\$0.00	
Home Care/Aid													\$0.00	
Housecleaning service	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$480.00	
Pet Care/Veterinary Services													\$0.00	
Banking Service Fees	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$179.40	
Tax Preparation				\$350.00									\$350.00	
Other													\$0.00	
<b>Total</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$1,204.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$854.95</b>	<b>\$10,609.40</b>	

<b>TRANSPORTATION</b>														
Gas/fuel	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$2,160.00	
Car Loan/Lease	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$237.00	\$2,844.00	
Insurance	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$2,160.00	
Repairs	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00	
Car wash/detailing services	\$15.00	\$15.00	\$15.00	\$15.00	\$100.00						\$15.00	\$15.00	\$190.00	
Auto Club and Parking						\$68.00							\$68.00	BCAA
Other													\$0.00	

Total	\$662.00	\$662.00	\$662.00	\$662.00	\$747.00	\$715.00	\$647.00	\$647.00	\$647.00	\$647.00	\$662.00	\$662.00	\$8,022.00
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**ENTERTAINMENT**

Dining Out	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,200.00
Gifts												\$400.00	\$400.00
Alcohol/Tobacco													\$0.00
Concerts/Sporting											\$300.00		\$300.00
Other													\$0.00
Total	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$400.00	\$500.00	\$1,900.00

**HEALTH**

Gym Membership and Dues	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$420.00
MSP Premiums													\$0.00 Paid by Employer
Life Insurance	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$76.78	\$921.36
Critical Illness/Disability													\$0.00
Prescriptions													\$0.00 Extended Health Benefits
Dental non/reimbursable													\$0.00
Over-the-counter drugs	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$300.00
Eyecare Services						\$300.00							\$300.00 new glasses
Naturopathic													\$0.00
Other													\$0.00
Total	\$136.78	\$136.78	\$136.78	\$136.78	\$136.78	\$436.78	\$136.78	\$136.78	\$136.78	\$136.78	\$136.78	\$136.78	\$1,941.36

**VACATIONS**

Annual Vacations							\$2,000.00						\$2,000.00
Getaways													\$0.00
Other	\$200.00				\$400.00					\$700.00			\$1,300.00
Total	\$200.00	\$0.00	\$0.00	\$0.00	\$400.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$700.00	\$0.00	\$0.00	\$3,300.00

**RECREATION**

Sports equipment													\$0.00
Team dues													\$0.00
Toys/child gear													\$0.00
Boats and Toys													\$0.00
Recreational Vehicle				\$300.00		\$40.00	\$40.00	\$40.00	\$40.00	\$35.00			\$495.00 gas diag, paint, roof, ins., storage
Other													\$0.00
Other													\$0.00
Total	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$40.00	\$40.00	\$40.00	\$40.00	\$35.00	\$0.00	\$0.00	\$495.00

**DUES/SUBSCRIPTION**

Newspapers/Magazines											\$45.00		\$45.00 Annual Renewal
Religious Tithing	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00
Charitable Contributions	\$38.00	\$38.00	\$63.00	\$38.00	\$38.00	\$38.00	\$38.00	\$38.00	\$38.00	\$38.00	\$73.00	\$38.00	\$516.00
Groups Clubs and Associations													\$0.00
Other	\$115.00												\$115.00 Membership Dues
Total	\$353.00	\$238.00	\$263.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$318.00	\$238.00	\$3,076.00

**PERSONAL**

Clothing	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$1,800.00
Cell and Smart Phones	\$80.00	\$80.00	\$80.00	\$80.00	\$160.00	\$160.00	\$160.00	\$160.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$1,280.00
Physio - n/reimbursable														\$0.00
Massage/Accupunture-n/reimb														\$0.00
Gifts														\$0.00
Hair Care (Salons/Barber)	\$25.00	\$125.00	\$25.00	\$125.00	\$25.00	\$125.00	\$25.00	\$125.00	\$25.00	\$125.00	\$25.00	\$125.00	\$125.00	\$900.00
Books														\$0.00
Personal Services														\$0.00
Gambling/Lotto Tickets	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Music downloads/CDs/satellite														\$0.00
Special Interest/Education														\$0.00
Other														\$0.00
<b>Total</b>	<b>\$255.00</b>	<b>\$355.00</b>	<b>\$255.00</b>	<b>\$355.00</b>	<b>\$335.00</b>	<b>\$435.00</b>	<b>\$335.00</b>	<b>\$435.00</b>	<b>\$255.00</b>	<b>\$355.00</b>	<b>\$255.00</b>	<b>\$355.00</b>	<b>\$355.00</b>	<b>\$3,980.00</b>

### Financial Commitments

Savings (combined)	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$3,600.00
Retirement Spouse #1	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$3,600.00
Retirement Spouse #2	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$2,100.00
TFSA Spouse #1														\$0.00
TFSA Spouse #2														\$0.00
Home Maintenance Reserve		\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,100.00
Car Purchase Reserve		\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,400.00
Misc. Reserve	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00
RESP Contributions	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,800.00
<b>Total</b>	<b>\$1,375.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$1,875.00</b>	<b>\$22,000.00</b>

### MISC PAYMENTS

Alimony/Judgements														\$0.00
Loan 1														\$0.00
Loan 2														\$0.00
Other														\$0.00
Other														\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

TOTALS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR
<b>Total expenses</b>	\$5,891.73	\$6,276.73	\$6,264.95	\$10,766.73	\$7,481.73	\$6,789.73	\$8,321.73	\$6,421.73	\$6,171.73	\$7,071.73	\$8,971.73	\$6,691.73	\$87,258.76
<b>Cash short/extra</b>	\$1,408.27	\$1,023.27	\$1,035.05	<b>-\$3,466.73</b>	\$1,468.27	\$510.27	<b>-\$1,021.73</b>	\$878.27	\$1,128.27	\$1,878.27	<b>-\$1,671.73</b>	\$608.27	\$3,641.24



