

Calculate your budget

Please complete the fields that apply to your situation.

If necessary, feel free to consult the tooltips ⓘ for more information on the statement.

1. Net monthly income (after taxes)

ⓘ For weekly income, multiply it by 4.3; for biweekly, multiply it by 2.15; and for annual, divide it by 12.

	You	Your partner	Total
Net employment income ⓘ Including the net amount of bonuses (if applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Income from self-employment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rental income	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment income ⓘ Income from interest, dividends, capital gains, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pension funds and other net benefits ⓘ Income from registered funds, retirement funds (RRIFs), life income funds (LIFs), life annuities, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annuities from the Quebec Pension Plan (QPP) or the Canada Pension Plan (CPP)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Old Age Security (OAS) pension and/or Guaranteed Income Supplement (GIS)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Alimony	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other income ⓘ Commissions, tips or government benefits, such as the Canada Child Benefit, the Family Allowance payment in Quebec, employment insurance, grants, scholarships, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total income	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Monthly Expenses

① For weekly expenses, multiply them by 4.3; for biweekly, multiply them by 2.15.

Housing

	You	Your partner	Total
Rent/mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Municipal taxes	<input type="text"/>	<input type="text"/>	<input type="text"/>
School taxes.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Water taxes	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shared fees (condominium)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Electricity, heating, gas	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone service	<input type="text"/>	<input type="text"/>	<input type="text"/>
Television	<input type="text"/>	<input type="text"/>	<input type="text"/>
① Cable TV, satellite TV or specialty channel subscriptions (e.g., Netflix)			
Internet	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance/furnishings	<input type="text"/>	<input type="text"/>	<input type="text"/>
① Snow removal, housekeeping, landscaping, etc.			
Others	<input type="text"/>	<input type="text"/>	<input type="text"/>
① Alarm system fee			
Total housing expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Monthly Expenses (continued)

① For weekly expenses, multiply them by 4.3; for biweekly, multiply them by 2.15.

Transportation

	You	Your partner	Total
Car loan/rental ① Monthly payment for a car loan or vehicle rental	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registration/Driver's licence	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gas	<input type="text"/>	<input type="text"/>	<input type="text"/>
Parking	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car-related expenses ① Maintenance, repairs, tires, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Public transportation ① Travel costs incurred when using the subway, bus, train, taxi, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others ① Occasional car rental	<input type="text"/>	<input type="text"/>	<input type="text"/>
<hr/>			
Total transportation expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Monthly Expenses (continued)

① For weekly expenses, multiply them by 4.3; for biweekly, multiply them by 2.15.

Debt repayment

① Excludes mortgage and car debt

	You	Your partner	Total
Personal loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Line of credit	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others ① Student loan, furniture or appliance loan, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total debt repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>

Insurance

	You	Your partner	Total
Housing	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car	<input type="text"/>	<input type="text"/>	<input type="text"/>
Life	<input type="text"/>	<input type="text"/>	<input type="text"/>
Disability	<input type="text"/>	<input type="text"/>	<input type="text"/>
Critical illness	<input type="text"/>	<input type="text"/>	<input type="text"/>
Drug	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total insurance expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Monthly Expenses (continued)

① For weekly expenses, multiply them by 4.3; for biweekly, multiply them by 2.15.

Living expenses

	You	Your partner	Total
Groceries	<input type="text"/>	<input type="text"/>	<input type="text"/>
Restaurant ① Lunch, coffee, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clothing ① Footwear, coats, sports clothing, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hairdressing and beauty care ① Products and professionals (hairstylist, aesthetician, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cellphone	<input type="text"/>	<input type="text"/>	<input type="text"/>
Medical and dental fees ① Drugs, dentistry, glasses, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others	<input type="text"/>	<input type="text"/>	<input type="text"/>
<hr/>			
Total living expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Monthly Expenses (continued)

① For weekly expenses, multiply them by 4.3; for biweekly, multiply them by 2.15.

Other expenses

	You	Your partner	Total
Financial fees ① Banking plans, credit card fees, transaction fees, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child-related expenses ① Childcare expenses, alimony, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
School fees ① Tuition fees, school books and materials, extracurricular activities, tutoring fees, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Alcohol and tobacco	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pet-related expenses ① Food, veterinarian, vaccines, boarding fees	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gifts and charitable donations	<input type="text"/>	<input type="text"/>	<input type="text"/>
Vacation ① Airfare, accommodations, restaurants, travel insurance, souvenirs, camping, equipment, car rentals, etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>
<hr/>			
Total other expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Monthly savings

① Registered and non-registered plans, TFSA, etc.

	You	Your partner	Total
Monthly savings	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total savings	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. Your results

Total income	<input type="text"/>	<input type="text"/>	<input type="text"/>
—			
Total expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>
—			
Total savings	<input type="text"/>	<input type="text"/>	<input type="text"/>
=			
Positive, negative or balanced result	<input type="text"/>	<input type="text"/>	<input type="text"/>

1. This budget table is for your information only and intended to help you analyze your budget. The results are approximate and based on the information you have entered. The results obtained in no way constitute financial advice, and it is your responsibility to consult a duly authorized professional for any personalized advice related to your financial management.

2. Using the budget table is entirely voluntary. Laurentian Bank of Canada and all its affiliates do not offer any guarantee in connection with the use of this budget table and are not liable for any direct or indirect damages arising from the use of the budget table.