

# My Spending Plan Worksheet

## Essential Monthly Expenses

(expenses you cannot live or participate in society without)

Amount	(per month)
<b>Housing</b>	
Mortgage or rent	\$
House insurance	\$
Property taxes	\$
<b>Utilities</b>	
Telephone (landlines, cellphone)	\$
Water and sewer	\$
Natural gas	\$
Internet	\$
Electricity	\$
<b>Food</b>	
Grocery store	\$
<b>Transportation</b>	
Vehicle insurance	\$
Gas, bus fare, parking	\$
Vehicle loan or lease payment	\$
<b>Medical expenses</b>	
Prescription and other monthly medical	\$
<b>Total Monthly Expenses</b>	<b>\$</b>

## Protection Monthly Expenses

(expenses that help protect what you have and protect your future)

Amount	(per month)
Life insurance	\$
Disability insurance	\$
Critical illness insurance	\$
Children's insurances	\$
Health and dental insurance	\$
<b>Savings</b>	
Savings - TFSA	\$
Savings - RRSP	\$
Savings - RESP	\$
Other (real estate, stocks/private inv.etc)	\$
<b>Total Monthly Expenses</b>	<b>\$</b>

## Lifestyle Monthly Expenses

(expenses added to benefit your life and/or happiness)

Amount	(per month)
Clothing, shoes, etc.	\$
TV/subscriptions (Netflix, Crave, etc.)	\$
Restaurants (dine-in, takeout, etc.)	\$
Beauty, hair, grooming, etc.	\$
Alcohol, cigarettes, lottery, etc.	\$
Gym memberships, sports, classes	\$
Child support/daycare	\$
Hobbies (movies, games. etc.)	\$
Credit card/loan payments	\$
Pet care and grooming	\$
Other expenses	\$
<b>Total Monthly Expenses</b>	<b>\$</b>

## Monthly Net Income (Take-Home)

Amount	
Wages or salary (primary)	\$
Wages or salary (secondary)	\$
Child tax credit	\$
Child or spousal maintenance	\$
Other regular monthly income	\$
<b>Total Monthly Income</b>	<b>\$</b>

## Monthly Income Minus Expenses

Amount	
Monthly income	\$
Minus total <b>ESSENTIAL</b> monthly expenses	\$
Minus total <b>PROTECTION</b> monthly expenses	\$
Minus total <b>LIFESTYLE</b> monthly expenses	\$
<b>Balance</b>	<b>\$</b>



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