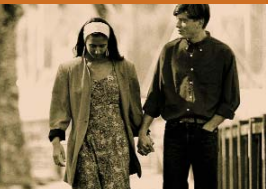




Budget checklist: What to include

- ✓ Rent or mortgage payments (no more than a third of your income)
- ✓ Property tax if you own your home
- ✓ Home insurance, whether you're the owner or the tenant (mortgage, property, fire, theft, etc.)
- ✓ Home repairs and maintenance
- ✓ Groceries
- ✓ Utilities (heat, hydro, water, cable, phone and Internet)
- ✓ Car payments, insurance, parking, gas and maintenance costs if you drive
- ✓ Transit and/or taxi fare if you don't drive
- ✓ Any regular loan payments
- ✓ Entertainment (movies, restaurants, nights out, weekends away)
- ✓ Personal expenses, such as books, music, clothes, haircuts, subscriptions, gifts
- ✓ Classes and hobbies (fitness or team memberships and necessary equipment)
- ✓ Vacations
- ✓ Health and dental costs (benefit fees, prescriptions, check-ups, new glasses or contact lenses)
- ✓ Monthly investment payments such as pre-authorized contributions to RRSPs, life and/or living benefit insurance policies, term insurance, etc.
- ✓ Child care expenses such as daycare, babysitting or pre-school fees





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