

Name: _____

Year _____



Month	Total Net Deposits MONEY IN	Total Net Withdrawals MONEY OUT
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

TOTAL

MONEY IN Any cash going into the bank account. For paycheques, just include net deposits after deductions.

MONEY OUT Any and all cash going out of the account. This includes bill payments, withdrawals, PACs, etc. Do not include any money going to savings or investments.

	<u>Item</u>	<u>Planned</u>	<u>Actual</u>	<u>Difference</u>
Housing	Mortgage / Rent			
	Property Tax			
	Condo Fees			
	Utilities			
	Home Insurance			
	Cleaning			
	Other			
	Subtotal			
Other Real Estate	Mortgage / Rent			
	Property Tax			
	Condo Fees			
	Utilities			
Subtotal				
Food	groceries			
	eating out			
	Alcohol			
Subtotal				
Financial	Pension			
	RRSP			
	Investments			
	Savings			
	Life Insurance			
	Disability Insurance			
	Other			
	Legal/Accounting			
Subtotal				
Health Care	Medical Costs			
	Prescriptions			
	Dental Care			
	Eye Care			
	Health Insurance			
Subtotal				
Transportation	Car Lease / Payment			
	Car Insurance			
	maintenance			
	Gas			
	Public transportation			
	Parking			
	Subtotal			
Other	Pager			
	Cell Phone			
	Computer			
	Clothing			
	Dry cleaning			
	Hair cuts / personal care			
	Gifts			
	Donations			
	Pets			
	Other Dues (professional)			
	Subtotal			
Recreational	Hobbies			
	Magazine and Subscriptions			
	Entertainment			
	Health and Fitness			
	Travel/Holidays			
	Other			
Subtotal				
Other Debts	Credit Cards			
	Line of Credit			
	Personal Loans			
	RRSP Loans			
	Subtotal			
Extraordinary Expenses	New Car			
	Home Renovations			
	Special Vacations			
	Wedding			
	Helping Children			
Subtotal				

TOTAL

Lifestyle Expenditures

Proper Analysis of your retirement requires a detailed analysis of your spending patterns. Please take the time to review your yearly expenses. Please convert all figures to annual figures (per year). Please do not hesitate to call if you have any questions.

Shelter	Current	Lifestyle
Mortgage / Rent		
Property Tax		
Property Insurance		
Maintenance & Improvements		
Utilities		
Miscellaneous		

Basic Personal	Current	Lifestyle
Food		
Clothing		
Personal Care		
Medical & Dental		
Disability Insurance		
Cleaning & Supplies		
Miscellaneous		

Discretionary Personal	Current	Lifestyle
Entertainment		
Self Improvement		
Clubs and Memebership		
Hobbies		
Gifts		
Charitable Contributions		
Miscellaneous		

Travel & Vacations		
Travel & Vacations		
RV Payments		
RV Insurance & Maintenance		
Vacation Property		
Vacation Property taxes & maintenance		

Transportation	Current	Lifestyle
Vehicle Payments		
Insurance		
Maintenance		
Fuel & Oil		
Miscellaneous		

Investments & Finance	Current	Lifestyle
RRSPs		
Investments		
Life Insurance		
Miscellaneous		