

INCOME AND EXPENSE STATEMENT / PLANNER

Name: _____

Date: _____

INCOME:	Current				Revised			
(All Sources)	Bi-Weekly	Monthly	Annual	(%)	Bi-Weekly	Monthly	Annual	(%)
Spouse One								
Gross Salary/Commission	_____	_____	_____	_____	_____	_____	_____	_____
Self employment	_____	_____	_____	_____	_____	_____	_____	_____
Investment Income	_____	_____	_____	_____	_____	_____	_____	_____
Rental	_____	_____	_____	_____	_____	_____	_____	_____
Company Pension	_____	_____	_____	_____	_____	_____	_____	_____
Canada Pension	_____	_____	_____	_____	_____	_____	_____	_____
Old Age Security	_____	_____	_____	_____	_____	_____	_____	_____
RRSPs/RRIFs	_____	_____	_____	_____	_____	_____	_____	_____
Annuities	_____	_____	_____	_____	_____	_____	_____	_____
Social Allowances	_____	_____	_____	_____	_____	_____	_____	_____
Alimony / Support	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Sub Total.....	=====	=====	=====	=====	=====	=====	=====	=====
Spouse Two								
Gross Salary/Commission	_____	_____	_____	_____	_____	_____	_____	_____
Self employment	_____	_____	_____	_____	_____	_____	_____	_____
Investment Income	_____	_____	_____	_____	_____	_____	_____	_____
Rental	_____	_____	_____	_____	_____	_____	_____	_____
Company Pension	_____	_____	_____	_____	_____	_____	_____	_____
Canada Pension	_____	_____	_____	_____	_____	_____	_____	_____
Old Age Security	_____	_____	_____	_____	_____	_____	_____	_____
RRSPs/RRIFs	_____	_____	_____	_____	_____	_____	_____	_____
Annuities	_____	_____	_____	_____	_____	_____	_____	_____
Social Allowances	_____	_____	_____	_____	_____	_____	_____	_____
Alimony / Support	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Sub Total.....	=====	=====	=====	=====	=====	=====	=====	=====
Gross Income	=====	=====	=====	=====	=====	=====	=====	=====

EXPENSES:	Current				Revised			
(Deductions from Income)	Bi-Weekly	Monthly	Annual	(%)	Bi-Weekly	Monthly	Annual	(%)
Spouse One								
Income Tax	_____	_____	_____	_____	_____	_____	_____	_____
Canada Pension	_____	_____	_____	_____	_____	_____	_____	_____
Employment Insurance	_____	_____	_____	_____	_____	_____	_____	_____
Company Pension	_____	_____	_____	_____	_____	_____	_____	_____
Group Insurance	_____	_____	_____	_____	_____	_____	_____	_____
Union Dues	_____	_____	_____	_____	_____	_____	_____	_____
Charitable Donation	_____	_____	_____	_____	_____	_____	_____	_____
Dental	_____	_____	_____	_____	_____	_____	_____	_____
Health Care	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Sub Total.....	=====	=====	=====	=====	=====	=====	=====	=====
Spouse Two								
Income Tax	_____	_____	_____	_____	_____	_____	_____	_____
Canada Pension	_____	_____	_____	_____	_____	_____	_____	_____
Employment Insurance	_____	_____	_____	_____	_____	_____	_____	_____
Company Pension	_____	_____	_____	_____	_____	_____	_____	_____
Group Insurance	_____	_____	_____	_____	_____	_____	_____	_____
Union Dues	_____	_____	_____	_____	_____	_____	_____	_____
Charitable Donation	_____	_____	_____	_____	_____	_____	_____	_____
Dental	_____	_____	_____	_____	_____	_____	_____	_____
Health Care	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Sub Total.....	=====	=====	=====	=====	=====	=====	=====	=====
Total Deductions	=====	=====	=====	=====	=====	=====	=====	=====
Take Home Pay								

DISCRETIONARY EXPENSES

Current

Revised

Bi-Weekly Monthly Annual (%) Bi-Weekly Monthly Annual (%)

Entertainment								
Movies/Theatre	_____	_____	_____	_____	_____	_____	_____	_____
Video/DVD	_____	_____	_____	_____	_____	_____	_____	_____
Clubs/Concerts	_____	_____	_____	_____	_____	_____	_____	_____
Lessons	_____	_____	_____	_____	_____	_____	_____	_____
Sports Events	_____	_____	_____	_____	_____	_____	_____	_____
Babysitting	_____	_____	_____	_____	_____	_____	_____	_____
Toys/Games	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Recreation & Relaxation:								
Hobbies	_____	_____	_____	_____	_____	_____	_____	_____
Vacation	_____	_____	_____	_____	_____	_____	_____	_____
Recreational Vehicle	_____	_____	_____	_____	_____	_____	_____	_____
Music	_____	_____	_____	_____	_____	_____	_____	_____
Books	_____	_____	_____	_____	_____	_____	_____	_____
Computer & Supplies	_____	_____	_____	_____	_____	_____	_____	_____
Magazines/Newspapers	_____	_____	_____	_____	_____	_____	_____	_____
Sports & Equipment	_____	_____	_____	_____	_____	_____	_____	_____
Stationery, Postage, etc.	_____	_____	_____	_____	_____	_____	_____	_____
Food:								
Meals out	_____	_____	_____	_____	_____	_____	_____	_____
Lunches	_____	_____	_____	_____	_____	_____	_____	_____
Coffee breaks/Snacks	_____	_____	_____	_____	_____	_____	_____	_____
Home Improvements:								
Remodelling	_____	_____	_____	_____	_____	_____	_____	_____
Appliances, etc.	_____	_____	_____	_____	_____	_____	_____	_____
Yard/Garden	_____	_____	_____	_____	_____	_____	_____	_____
Household help	_____	_____	_____	_____	_____	_____	_____	_____
Contributions:								
Religious	_____	_____	_____	_____	_____	_____	_____	_____
Charitable	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Miscellaneous:								
Tobacco	_____	_____	_____	_____	_____	_____	_____	_____
Alcohol	_____	_____	_____	_____	_____	_____	_____	_____
Lottery/Gambling	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Gifts:								
Birthdays	_____	_____	_____	_____	_____	_____	_____	_____
Holiday Season	_____	_____	_____	_____	_____	_____	_____	_____
Anniversaries, etc.	_____	_____	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____	_____	_____
Total Discretionary Expenses	=====	=====	=====	=====	=====	=====	=====	=====

SUMMARY:

Total Income:	=====	=====	=====	=====	=====	=====	=====	=====
Total Fixed Expenses:	=====	=====	=====	=====	=====	=====	=====	=====
Total Discretionary Expenses:	=====	=====	=====	=====	=====	=====	=====	=====
Expenses Sub Total:	=====	=====	=====	=====	=====	=====	=====	=====
Net Surplus (Shortfall):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>