

Budget Planner



	2016 Estimate B.C. Annual Average	Monthly Budget	Annual Budget
INCOME	\$78,690		
Salary/Commission			
Rental Income			
Net Business Income			
Investment Income			
Pension Income			
RRSP/RRIF income			
Other Income			
SAVINGS	\$4,391.28		
Registered Plans			
Education/RESP			
Non-Registered Investments			
Debt Reduction			
Pension Contributions			
FIXED EXPENSES	\$38,581.28		
Misc			
Life Insurance			
Disability Insurance			
Travel Medical Insurance			
Child Support/Spousal Support			
Other			
Shelter	\$19,914.63		
Primary Residence			
Rent/Condominium Fees			
Mortgage Payment			
Property Taxes			
Maintenance			
Second Property			
Rent/Condominium Fees			
Mortgage Payment			
Property Taxes			
Maintenance			

Furnishings & Equipment	\$2,193.52		
Household Operation	\$4,604.58		
Utilities			
Telephone/Cable/WiFi			
Transportation	\$11,868.55		
Public Transportation			
Vehicle Loan/Lease Payment 1			
Insurance 1			
Fuel 1			
Maintenance 1			
Vehicle Loan/Lease Payment 2			
Insurance 2			
Fuel 2			
Maintenance 2			
Parking			
VARIABLE EXPENSES	\$39,994.80		
Food	\$8,578.81		
Clothing & Accessories	\$3,662.23		
Healthcare	\$2,960.77		
Personal Care	\$1,296.80		
Recreation	\$4,148.26		
Education	\$1,943.07		
Alcohol & Tobacco	\$1,332.88		
Income Tax	\$11,793.20		
Gifts & Charity	\$2,286.90		
Misc.	\$1,991.88		
TOTAL EXPENSES	\$82,967.36		

Source: Statistics Canada Average household expenditure by province (British Columbia) increased by 2% per year in line with the Bank of Canada target inflation rate.

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