

# Budget Planner



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

<b>Furnishings &amp; Equipment</b>	\$2,193.52		
<b>Household Operation</b>	\$4,604.58		
Utilities			
Telephone/Cable/WiFi			
<b>Transportation</b>	\$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			
<b>VARIABLE EXPENSES</b>	\$39,994.80		
<b>Food</b>	\$8,578.81		
<b>Clothing &amp; Accessories</b>	\$3,662.23		
<b>Healthcare</b>	\$2,960.77		
<b>Personal Care</b>	\$1,296.80		
<b>Recreation</b>	\$4,148.26		
<b>Education</b>	\$1,943.07		
<b>Alcohol &amp; Tobacco</b>	\$1,332.88		
<b>Income Tax</b>	\$11,793.20		
<b>Gifts &amp; Charity</b>	\$2,286.90		
<b>Misc.</b>	\$1,991.88		
<b>TOTAL EXPENSES</b>	\$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.

## Coreen T. Sol, CFA

Vice-President, Portfolio Manager

1007, 1708 Dolphin Ave

Kelowna, BC V1Y 9S4

250 717-2615

coreen.sol@cibc.com



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