

# Mortgage *by* Atrina

## Fixed Monthly Expenses

(Calculating what you can realistically afford with your current lifestyle)

### ***Income***

Monthly income: \_\_\_\_\_

Other income: \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

*(Take home)*

### ***Basic Survival***

Groceries: \_\_\_\_\_

Entertainment: \_\_\_\_\_

Dining out: \_\_\_\_\_

Travel: \_\_\_\_\_

Grooming: \_\_\_\_\_

Clothing

& Accessories: \_\_\_\_\_

Internet: \_\_\_\_\_

Phone: \_\_\_\_\_

Car Payments: \_\_\_\_\_

Car Insurance: \_\_\_\_\_

Gas: \_\_\_\_\_

Parking: \_\_\_\_\_

Public transit: \_\_\_\_\_

Healthcare (MSP) \_\_\_\_\_

Extended health

Insurance: \_\_\_\_\_

Medical expenses: \_\_\_\_\_

Gym membership: \_\_\_\_\_

Pet Food: \_\_\_\_\_

Pet Insurance/ Vet \_\_\_\_\_

Other: \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

### ***Professional Dues***

Association fees: \_\_\_\_\_

E/O Insurance: \_\_\_\_\_

Other: \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

### ***Savings***

RRSP: \_\_\_\_\_

TFSA: \_\_\_\_\_

RESP: \_\_\_\_\_

Life Insurance: \_\_\_\_\_

Other: \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

### ***Situational:***

Child/ Alimony support: \_\_\_\_\_

Daycare: \_\_\_\_\_

Education & courses: \_\_\_\_\_

Spousal support: \_\_\_\_\_

Parental support: \_\_\_\_\_

Student loans: \_\_\_\_\_

LOC/ Loan payments: \_\_\_\_\_

Other: \_\_\_\_\_

**TOTAL:** \_\_\_\_\_

**GRAND TOTAL OF MONTHLY EXPENSES & SAVINGS**

\_\_\_\_\_

(Total take home income) – (total expenses + savings) = **Maximum amount allocated to housing costs**

= \_\_\_\_\_