



# HOW MUCH SHOULD YOU PAY YOURSELF?

## PERSONAL COSTS - MONTHLY

- Rent/Mortgage \_\_\_\_\_
- Utilities (*electric, water, heat*) \_\_\_\_\_
- Internet \_\_\_\_\_
- Phone (*cell and/or landline*) \_\_\_\_\_
- Groceries \_\_\_\_\_
- Restaurants \_\_\_\_\_
- Clothing \_\_\_\_\_
- Personal Care \_\_\_\_\_  
*(makeup, shampoo, lip smackers)*
- Household Stuff \_\_\_\_\_  
*(toilet paper, cleansers, and mops)*
- Transit (TTC tokens/passes) \_\_\_\_\_
- Spending Money \_\_\_\_\_  
*(lottery, gum, and action figures)*
- Bank Fees \_\_\_\_\_
- Car Payment \_\_\_\_\_
- Student Loan (*min payment*) \_\_\_\_\_
- Credit Card #1 (*min payment*) \_\_\_\_\_
- Credit Card #1 (*min payment*) \_\_\_\_\_

Other (*Netflix, Coffee, Fuel, Parking, Bike Repairs, Subscriptions, Condo Fees, Taxis, Line of Credit Debt, Overdue Tax Debt*)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

MONTHLY TOTAL: \_\_\_\_\_

## PERSONAL COSTS - ANNUAL

- Charitable Donations \_\_\_\_\_
- Medical Stuff \_\_\_\_\_  
*(drugs, splints and Ricola)*
- Christmas/Holidays \_\_\_\_\_
- Birthdays \_\_\_\_\_
- Travel \_\_\_\_\_  
*(vacations, home for the holidays)*
- Other (*Insurance: Home, Tenant, Car, Medical, Dental; Property Taxes, Accounting Fees, Driver's license, Savings*)
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

ANNUAL TOTAL: \_\_\_\_\_

MONTHLY TOTAL + (ANNUAL TOTAL/12) = YOUR SALARY

\_\_\_\_\_ + \_\_\_\_\_ = \_\_\_\_\_

