

<b>Food</b> Groceries _____ Breakfast _____ Lunch _____ Dinner _____ <b>Total</b> _____	<b>Dependent Care</b> Children's Tuition _____ Childcare _____ Pets _____ <b>Total</b> _____
<b>Shelter</b> Mortgage/Rent _____ Phone _____ Gas and Electric _____ Cable _____ Household Items _____ Insurance _____ <b>Total</b> _____	<b>Transportation</b> Gas _____ Parking/Tolls _____ Insurance _____ Car Payment _____ <b>Total</b> _____
<b>Debt Repayment</b> Credit Cards _____ Student Loans _____ Bank Loans _____ Personal Loans _____ <b>Total</b> _____	<b>Entertainment</b> Movies _____ Books _____ Sporting Events _____ Magazines _____ <b>Total</b> _____
<b>Self-Care</b> Clothing _____ Hair Care _____ Medical _____ Dry Cleaners/Laundry _____ Gym _____ <b>Total</b> _____	<b>Investments</b> Saving Cushion _____ Retirement _____ College Savings Plan _____ <b>Total</b> _____
<b>Recovery/Self-Improvement</b> Spiritual/Tithe _____ <b>Total</b> _____	<b>Miscellaneous</b> Holiday Gifts _____ Internet _____ <b>Total</b> _____
	<b>Cash on Hand</b> _____ <b>+ Income</b> + _____ <b>= Total Income</b> _____ <b>- Total Expenses</b> - _____ <b>= Cash Flow</b> _____



**Volunteer Nanaimo**

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Please note:  
 All of the information we are providing is intended to get you started on becoming Debt Free.. You should consult with your own financial advisor before making any major financial decisions, Volunteer Nanaimo is not responsible for any losses, damages or claims that may result from your financial decisions.

# Monthly Budget