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	INITIAL	REVISED
pets / vet bills / insurance *		
bank fees / safety deposit box		
income tax instalments *		
other living expenses		
WORK EXPENSES		
daycare		
lunches / breaks (person 1)		
lunches / breaks (person 2)		
special / professional clothing *		
license fees / professional dues *		
work supplies (e.g. tools, classroom supplies) *		
other		
PERSONAL EXPENSES		
clothing & shoes (adults) *		
tobacco		
alcohol		
recreation (e.g. sports equipment & fees, activities)		
fitness memberships		
eating out		
entertainment (e.g. movies, event tickets, social activities)		
lottery / gaming / bingo		
babysitting		
hair care *		
salon services (e.g. tanning, aesthetics) *		
magazines / newspapers / books		
education (tuition & supplies) *		
gifts / special occasions *		
hobbies *		
travel / vacations *		
donations / charity / assisting family *		
annual memberships (store, online, family, etc.) *		
other		
children		
clothing & shoes (kids) *		
allowance		
lessons / activities		
school supplies / fees *		
gifts *		
other		
other		
PAYMENTS		
child / spousal support		
secured debts		
money owed to family / friends		
credit cards		
loans		
line of credit		
student loan		
lease		
other debt payment		
emergency savings		
income tax (additional)		
RRSP		
RESP		
other savings payment		
TOTAL	EXPENSES	

The items identified with an asterisk (*) occur irregularly throughout the year. It's important to set money aside for these instead of paying for them with credit.