

BUDGET EVALUATION TABLE

MONTHLY EXPENSES		NOW	AT RETIREMENT (in today's dollars)	AT RETIREMENT (in future dollars)
HOUSING	Rent or mortgage			
	Property taxes			
	Heating and electricity			
	Telephone, cable, Internet			
	Home insurance			
	Furniture and appliances			
	Maintenance			
Subtotal Housing				

SAVINGS	Québec Pension Fund contributions			
	Pension fund contributions			
	Personal RRSP contributions			
	TFSA contributions			
	Subtotal Savings			

MONTHLY EXPENSES		NOW	AT RETIREMENT (in today's dollars)	AT RETIREMENT (in future dollars)
TRANSPORTATION	Gas			
	Vehicle payment or rental			
	Maintenance and repairs			
	Automobile insurance			
	Parking, driver's licence and registration, fines			
	Taxis, bus, Metro			
	Subtotal Transportation			

COVERAGE	Group insurance			
	Health or individual disability insurance			
	Life insurance			
	Employment Insurance			
	Professional membership fees or union dues			
Subtotal Coverage				

FOOD	Groceries, food			
	Restaurants			
	Subtotal Food			

CLOTHING	Clothing purchases			
	Maintenance, cleaning			
	Subtotal Clothing			

BUDGET EVALUATION TABLE (continued)

MONTHLY EXPENSES		NOW	AT RETIREMENT (in today's dollars)	AT RETIREMENT (in future dollars)
ENTERTAINMENT	Newspapers, magazines, books, CDs, videos, DVDs, etc.			
	Travel, outings, getaways			
	Recreational activities, theatre, movies, etc.			
	Gifts and donations			
	Pocket money			
	Courses, tuition fees, enrolment in various activities			
	Fitness training, sports activities			
	Subtotal Entertainment			
HEALTH / BEAUTY	Health care			
	Medication, dental care, eye care, etc.			
	Subtotal Health / Beauty			
MISCELLANEOUS	Debt repayment			
	Alimony / child support			
	Tobacco, alcohol			
	Pets			
	Other			
	Subtotal Miscellaneous			
Total				