



**PAY CHEQUE PLANNER**

| <b>INCOME</b>       |               |               |
|---------------------|---------------|---------------|
|                     | <b>Pay #1</b> | <b>Pay #2</b> |
| Pay Date:           | Month - Day   | Month - Day   |
| Your Salary         | \$            | \$            |
| Spouse's Salary     | \$            | \$            |
| E.I. Benefits       | \$            | \$            |
| HST Benefits        | \$            | \$            |
| Child Tax Benefits  | \$            | \$            |
| Trillium            | \$            | \$            |
| Other Income        | \$            | \$            |
| <b>TOTAL INCOME</b> | \$            | \$            |

| <b>EXPENSES</b>       |    |    |
|-----------------------|----|----|
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
|                       | \$ | \$ |
| <b>TOTAL EXPENSES</b> | \$ | \$ |

| <b>SUMMARY</b>             |    |    |
|----------------------------|----|----|
| TOTAL INCOME               | \$ | \$ |
| LESS: TOTAL EXPENSES       | \$ | \$ |
| <b>SURPLUS / (DEFICIT)</b> | \$ | \$ |



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**INFORMATION CONCERNING THIS TOOL:**

This tool can help you plan your pay cheques so that all of your bills are paid on time.

By listing all of your regular or fixed monthly bills first like rent, utilities, insurance, car payments, and child care, you can see what you have left for variable expenses like entertainment, clothing, and dining out.

By using this tool you have a better chance of paying your bills on time, avoiding late fees and penalties, and sticking to your budget.

This tool is best used in conjunction with your monthly budget to decide which pay cheque will be used to pay each bill.