

NET INCOME (After Deductions)	
My Net Income	
Spouse's Net Income	
Child Tax Credit	
Student Loan	
Other:	
Total Monthly Income	
Less: Total Expenses	
Difference	Plus
	Minus

Debt Profile		
Creditor	Amount	Payment
	Total	
	(Include in Monthly Expenses)	

For Further Information
 On the
 Credit Counselling Program
 At
 Mosaic Counselling & Family
 Services
 400 Queen St. S.
 Kitchener, Ontario
 N2G 1W7

Please Call

(519) 743-6333

and ask for
 Credit Counselling

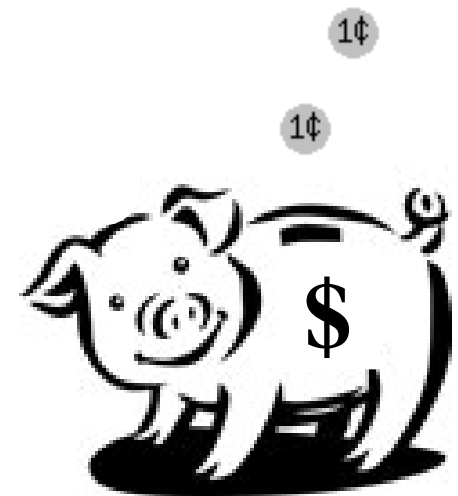
www.mosaiconline.ca



An Accredited Member of
 the Ontario Association of
 Credit Counselling Services



A SIMPLE GUIDE TO MONTHLY BUDGETING



United Way
 SERVING KITCHENER-WATERLOO
 And the Townships of Wellesley, Wilmot and Woolwich
MEMBER AGENCY

