

NET INCOME (After Deductions)	
My Net Income	
Spouse's Net Income	
Child Tax Credit	
Rental / Board	
Pensions	
Commissions	
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

