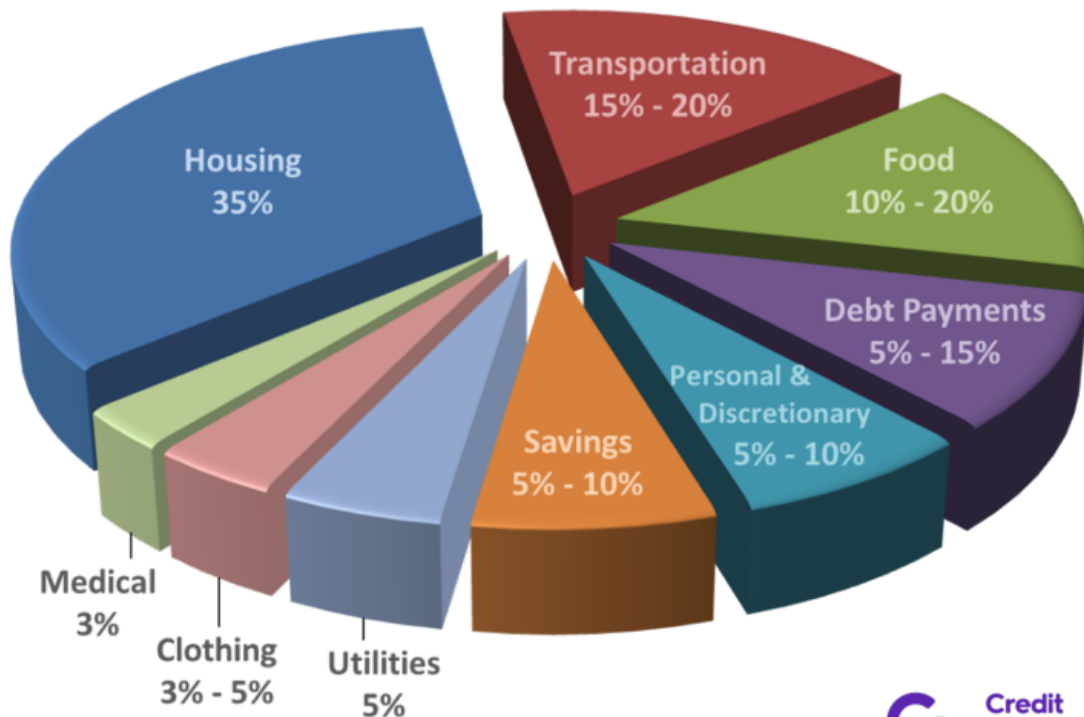


# Budgeting Guidelines

## for the cost of living by category



- **Housing: 35%**  
mortgage / taxes / strata / rent/  
insurance / hydro
- **Utilities: 5%**  
phone / cell phone / gas / cable /  
internet
- **Food: 10 – 20%**  
groceries / personal care / baby needs
- **Transportation: 15 – 20%**  
bus / taxi / fuel / insurance /  
maintenance / parking
- **Clothing: 3 – 5%**  
for all members of the family
- **Medical: 3%**  
health care premiums / specialists /  
over-the-counter
- **Personal & Discretionary: 5 – 10%**  
entertainment / recreation / education  
/ tobacco/alcohol / eating out / gaming  
/ hair cuts / hobbies
- **Savings: 5 – 10%**  
Plan to save money for expenses that  
don't occur every month, as well as  
for your future. Then you'll have a little  
extra available when you need it
- **Debt Payments: 5 – 15%**  
Many people find that their budget is  
quite tight when their monthly debt  
payments are close to 23% of their  
net income