



# Expense Estimator

Use the worksheet below to list your expenses. Decide if the expense is non-discretionary or discretionary.

Non-Discretionary Expenses are expenses you must pay, you have no choice. This includes: taxes, statutory deductions like EI, and CPP, child support, spousal support, and health insurance.

Discretionary Expenses are optional, you choose them. They include family expenses like food, housing, and clothing, as well as car insurance, activity fees, school expenses, entertainment, and travel. Things like food and shelter are not optional, but you choose what you eat and where you live.

Expense	Monthly Amount	Discretionary	Non-Discretionary
Income tax			
Canada Pension Plan			
Employment Insurance			
Life Insurance			
Health Insurance			
Child support			
Spousal support			
Housing			
Rent/mortgage			



Property taxes			
Insurance			
Maintenance			
Utilities			
Cable/Phone/Internet			
Furnishings			
Pet care			
Food (home)			
Food (out)			
Clothing			
Transportation			
Car loan/lease			
Insurance			
Gas			
Maintenance			



Personal care			
Child care			
Gifts			
Vacations			
Tuition fees			
Recreation/entertainment			
Savings/investment			
Debt payments			
<b>TOTAL EXPENSES</b>			