

## Is there a baby in your future? Financial Planning Worksheet

Fill out this downloadable chart to see where your money goes and what you may need to change when you have a baby. List your monthly expenses and income below:

<b>Total monthly after-tax income</b>		\$
<b>Monthly expenses</b>		
Housing (mortgage or rent, property taxes, insurance, etc.)	\$	
Utilities (heat, hydro, water, phone, cable TV, internet, etc.)	\$	
Food, household supplies and maintenance (groceries, cleaning supplies, etc.)	\$	
Transportation (car loan, gas, repairs, bus, etc.)	\$	
Clothing (footwear, clothing, dry cleaning, etc.)	\$	
Grooming aids (hair care, deodorant, make up, etc.)	\$	
Health care (life insurance, dental, medical, vision, etc.)	\$	
Recreation and entertainment (vacation, hobbies, books, etc.)	\$	
Pets (pet food, toys and veterinary care)	\$	
Extras (gifts, donations, etc.)	\$	
Total monthly expenses	\$	
<b>Total monthly expenses</b>	<b>\$</b>	
<b>Monthly income minus expenses</b>		<b>\$</b>
<b>Additional expenses with baby - Averaged monthly</b>		
Baby equipment (averaged over first year - crib, car seat, stroller, etc.)	\$	
Furniture (averaged over 1-2 years)	\$	
Diapers (cloth averaged monthly or disposable)	\$	
Clothing	\$	
Toys	\$	
Child care	\$	
Health needs	\$	
Costs related to a larger apartment / house	\$	
Other	\$	
<b>Total extra baby expenses</b>	<b>\$</b>	
<b>Monthly income minus all expenses after baby</b>		<b>\$</b>

This document is part of the [www.HealthBeforePregnancy.ca](http://www.HealthBeforePregnancy.ca) website.

Disponible en français à [www.sante-avant-grossesse.ca](http://www.sante-avant-grossesse.ca).

*This document has been prepared with funds provided by the Government of Ontario. The information herein reflects the views of the authors and is not officially endorsed by the Government of Ontario.*