

Sample Family Budget 2026

Income	Monthly	Annual
Income main	4,000.00	48,000.00
Income secondary	2,500.00	30,000.00
Side hustle		-
Other		-
Total	\$ 6,500.00	\$ 78,000.00

Fixed expenses	Monthly	Annual
Bank fees	20.00	240.00
Cell phones	200.00	2,400.00
Home mortgage/rent	2,500.00	30,000.00
Home property taxes	-	-
Home utilities	300.00	3,600.00
Home/renters insurance	150.00	1,800.00
Life insurance		-
Subscriptions	80.00	960.00
Vehicle insurance	150.00	1,800.00
Total	\$ 3,400.00	\$ 40,800.00
<i>Needs 50% of income</i>	<i>\$ 3,250.00</i>	<i>\$ 39,000.00</i>

Variable expenses	Monthly	Annual
Child	50.00	600.00
Childcare	1,000.00	12,000.00
Eating out	200.00	2,400.00
Fuel for vehicle	350.00	4,200.00
Groceries and household items	1,200.00	14,400.00
Personal and clothing	25.00	300.00
Pet food and supplies	75.00	900.00
Total	\$ 2,900.00	\$ 34,800.00
<i>Wants 30% of income</i>	<i>\$ 1,950.00</i>	<i>\$ 23,400.00</i>

Save/Invest/Debt/Sinking funds	Monthly	Annual
Annual expenses	25.00	300.00
Pet vet	12.50	150.00
Home maintenance	41.67	500.00
Vehicle maintenance	41.67	500.00
22% Credit card	25.00	300.00
Total	\$ 145.83	\$ 1,750.00
<i>Save/Invest/Debt 20% of income</i>	<i>\$ 1,300.00</i>	<i>\$ 15,600.00</i>

Income	\$6,500.00	\$78,000.00
Expenses	\$6,445.83	\$77,350.00
Remaining	\$54.17	\$650.00

Financial Goals

Save up to replace secondary vehicle
Contribute to RRSP