

FREE CALGARY ESSENTIALS RESOURCE

Calgary Monthly Budget Worksheet

See the whole month before the month happens. Use estimates first, then replace them with actual bills.

Private planning tool. Complete this worksheet on your own device or printed copy. Do not send account numbers, SINs, banking credentials or identity documents to Calgary Essentials.

1. Monthly household income

Income source	Expected after-tax amount	Actual amount
Employment income - person 1		
Employment income - person 2		
Benefits/support		
Other reliable income		
TOTAL INCOME		

2. Essential monthly expenses

Expense	Plan	Actual
Rent/mortgage		
Electricity/gas/water		
Tenant/home insurance		
Food and household supplies		
Transit/vehicle/parking		
Phone and internet		
Childcare/school needs		
Health/prescriptions		
Debt minimums		
TOTAL ESSENTIALS		

3. Other expenses and commitments

Expense	Plan	Actual
Clothing/personal care		
Family support/remittances		
Subscriptions/entertainment		
Savings/emergency fund		
Other		
TOTAL OTHER		

4. Monthly result

Calculation	Plan	Actual
Total income		
Less total essentials		
Less total other		
ESTIMATED ROOM / GAP		

If the result is negative. Do not hide the number. Identify which assumptions can change: housing, commute, phone, food, timing, debt support or income. If basic needs are at risk, contact 211 for current support routes.

5. One-time setup costs

Setup item	Expected	Actual	Paid?
Temporary accommodation			
Deposit and first rent			
Moving/transport			
Furniture/household setup			
Winter setup			
Other			
TOTAL			

My next adjustment

The number I need to verify:

The cost I can reconsider:

My next action and date:

Official sources and current instructions

Use these official pages for eligibility, required documents, fees, forms and current procedures. Calgary Essentials does not replace the issuing authority.

- **Financial Consumer Agency of Canada - Budget Planner:** <https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner>
- **Financial Consumer Agency of Canada:** <https://www.canada.ca/en/financial-consumer-agency.html>
- **211 Alberta:** <https://ab.211.ca/>

Source review: September 2026. Re-check official instructions before acting.