

Monthly budget calculator

Canada; amounts in Canadian dollars (CAD) · Reviewed 2026-10-03

Use take-home income: the money you actually receive after deductions. Enter your own amounts, not a target or a typical Canadian cost. Blank fields count as zero, so check for missing costs before using a result.

Item	Amount (CAD)	Frequency / monthly CAD
Take-home pay		
Other income received		
Housing		
Utilities and communications		
Food and household supplies		
Transport		
Health and personal costs		
Debt payments		
Other expenses		
Savings set aside		
Monthly income total		
Monthly expenses total		
Monthly savings total		
Balance (income – expenses – savings)		

Monthly conversions: weekly $\times 52 \div 12$; every 2 weeks $\times 26 \div 12$; twice a month $\times 2$; monthly unchanged; yearly $\div 12$. Add unrounded conversions; round final totals to cents. This is an annual average, not a payday schedule. Blank fields count as zero.

A cost or income amount I still need to check:

My next review date:

Planning arithmetic, not financial advice or a benefit, tax, debt-interest or affordability assessment. Do not count the same money in more than one row.

Readable HTML equivalent and related guides: <https://mapleneighbours.ca/tools/monthly-budget/>

Sources checked 2026-10-03 (local rules and arrangements may change):

FCAC — Making a budget (Canada) — <https://www.canada.ca/en/financial-consumer-agency/services/make-budget.html>