claire

Your life plan

My Budget · Currency: CAD

Personal estimates, not financial advice.

My Budget

Monthly take-home: CAD 5,000

Left before goals	Allocated to goals	Left after goals
CAD 1,365	**CAD 700**	**CAD 665**

Life moments

Goal	Target	Saved	Remaining	Monthly	Date
Portugal with my sister	CAD 4,000	CAD 1,000	CAD 3,000	CAD 500	2027-05-21
Our engagement	CAD 3,000	CAD 500	CAD 2,500	CAD 200	—

Monthly budget

Category	Item	Type	Monthly	% income
Home	Rent	Need	CAD 1,500	30.0%
Home	Electricity and heating	Need	CAD 0	0.0%
Home	Internet	Need	CAD 0	0.0%
Home	Tenant insurance	Need	CAD 0	0.0%
Getting around	Car payment	Need	CAD 0	0.0%
Getting around	Car insurance	Need	CAD 0	0.0%
Getting around	Gas or charging	Need	CAD 0	0.0%
Getting around	Registration, upkeep, tires	Need	CAD 0	0.0%
Getting around	Transit and rides	Need	CAD 0	0.0%
Essentials	Groceries	Need	CAD 800	16.0%

Category	Item	Type	Monthly	% income
Essentials	**Phone**	**Need**	**CAD 0**	**0.0%**
Essentials	Health and pharmacy	Need	CAD 0	0.0%
Essentials	Debt payments	Need	CAD 0	0.0%
Essentials	Children	Need	CAD 0	0.0%
Essentials	Bank and card fees	Need	CAD 0	0.0%
Lifestyle	Dining out and coffee	Want	CAD 500	10.0%
Lifestyle	Subscriptions	Want	CAD 135	2.7%
Lifestyle	Gym and sports	Want	CAD 0	0.0%
Lifestyle	Clothing and shopping	Want	CAD 200	4.0%
Lifestyle	Outings and hobbies	Want	CAD 0	0.0%
Lifestyle	Pets	Want	CAD 0	0.0%
Lifestyle	Gifts	Want	CAD 0	0.0%
Lifestyle	Travel	Want	CAD 0	0.0%
Lifestyle	Everything else	Want	CAD 0	0.0%
Savings	Emergency fund	Savings	CAD 500	10.0%
Savings	Retirement	Savings	CAD 0	0.0%
Savings	Goals and future plans	Savings	CAD 0	0.0%

Guide comparison

Type	Amount	Actual	Your target	Annual savings
Need	CAD 2,300	46.0%	50%	
Want	CAD 835	16.7%	30%	
Savings	CAD 1,200	24.0%	20%	CAD 14,400

Sharing with a roommate

Monthly take-home: CAD 5,000

Left before goals	Allocated to goals	Left after goals
CAD 1,965	**CAD 700**	**CAD 1,265**

Life moments

Goal	Target	Saved	Remaining	Monthly	Date
Portugal with my sister	CAD 4,000	CAD 1,000	CAD 3,000	CAD 500	2027-05-21
Our engagement	CAD 3,000	CAD 500	CAD 2,500	CAD 200	—

Monthly budget

Category	Item	Type	Monthly	% income
Home	Rent	Need	CAD 900	18.0%
Home	Electricity and heating	Need	CAD 0	0.0%
Home	Internet	Need	CAD 0	0.0%
Home	Tenant insurance	Need	CAD 0	0.0%
Getting around	Car payment	Need	CAD 0	0.0%
Getting around	Car insurance	Need	CAD 0	0.0%
Getting around	Gas or charging	Need	CAD 0	0.0%
Getting around	Registration, upkeep, tires	Need	CAD 0	0.0%
Getting around	Transit and rides	Need	CAD 0	0.0%
Essentials	Groceries	Need	CAD 800	16.0%
Essentials	Phone	Need	CAD 0	0.0%
Essentials	Health and pharmacy	Need	CAD 0	0.0%
Essentials	Debt payments	Need	CAD 0	0.0%
Essentials	Children	Need	CAD 0	0.0%
Essentials	Bank and card fees	Need	CAD 0	0.0%

Category	Item	Type	Monthly	% income
Lifestyle	**Dining out and coffee**	**Want**	**CAD 500**	**10.0%**
Lifestyle	Subscriptions	Want	CAD 135	2.7%
Lifestyle	Gym and sports	Want	CAD 0	0.0%
Lifestyle	Clothing and shopping	Want	CAD 200	4.0%
Lifestyle	Outings and hobbies	Want	CAD 0	0.0%
Lifestyle	Pets	Want	CAD 0	0.0%
Lifestyle	Gifts	Want	CAD 0	0.0%
Lifestyle	Travel	Want	CAD 0	0.0%
Lifestyle	Everything else	Want	CAD 0	0.0%
Savings	Emergency fund	Savings	CAD 500	10.0%
Savings	Retirement	Savings	CAD 0	0.0%
Savings	Goals and future plans	Savings	CAD 0	0.0%

Guide comparison

Type	Amount	Actual	Your target	Annual savings
Need	CAD 1,700	34.0%	50%	
Want	CAD 835	16.7%	30%	
Savings	CAD 1,200	24.0%	20%	CAD 14,400

Scenario comparison

Scenario	Income	Goals	Before	After
My Budget	CAD 5,000	CAD 700	CAD 1,365	CAD 665
Sharing with a roommate	CAD 5,000	CAD 700	CAD 1,965	CAD 1,265