MapleBook

FREE PRINTABLE KIT

The 10-Minute Canadian Budget Kit

Eight printable pages to see where your money goes, plan for the big bills before they hit, and make a plan you can stick to. Built for Canadian life: winter tires, car insurance renewals, RRSP season and all.

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Free to print and share. General information, not financial or tax advice. maplebooksoftware.com

01 · START HERE

The 10-minute setup

You don't need to fill in every page today. Do these three things and you're ahead of most people.

1

Write down what actually comes in (3 min)

Use your take-home pay, the amount that lands in your account, not your salary. If it changes month to month, use your lowest month from the last three. Put it at the top of the Monthly Budget page.

2

List your fixed bills (4 min)

Rent or mortgage, phone, internet, insurance, transit or car payment, subscriptions. Open your banking app and scroll last month if you're not sure. Add each due date to the Bill Calendar.

3

Pick one big bill to plan for (3 min)

Car insurance, winter tires, holiday gifts, property tax. Divide the yearly cost by 12. That's your monthly sinking fund amount. Write it on the Sinking Funds page.

Rule of thumb, not a rule: many people start with roughly 50% needs, 30% wants, 20% savings and debt. If your rent alone is half your pay, that's normal in a lot of Canadian cities. Adjust the split to your life; the point is to choose it on purpose.

This month I'm focusing on:

Estimates only, not financial advice

02 · MONTHLY BUDGET

Monthly budget

Month: _____ Take-home income: $_____

NEEDS	PLANNED	ACTUAL
Rent / mortgage		
Hydro / heat / water		
Phone + internet		
Groceries		
Transit / gas		
Insurance		
Childcare		
Minimum debt payments		
Total needs		

WANTS	PLANNED	ACTUAL
Eating out / coffee		
Subscriptions		
Shopping		
Fun / hobbies		
Gifts		
Total wants		

SAVINGS + DEBT	PLANNED	ACTUAL
Emergency fund		
Sinking funds		
TFSA / RRSP / FHSA		
Extra debt payment		
Total saved		

INCOME − NEEDS − WANTS − SAVINGS =	LEFT OVER (AIM FOR $0: EVERY DOLLAR HAS A JOB)

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03 · MONEY LEAK FINDER

Money leak finder

Go through last month's bank and card statements. List every recurring charge and anything you'd forgotten about.

CHARGE	MONTHLY $	× 12 = YEARLY $	KEEP	CANCEL	CALL TO LOWER
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
			☐	☐	☐
Total I'm cutting					

Usual suspects: streaming services you rotate through, app subscriptions, bank account fees, phone and internet plans that are past their promo price, gym memberships, insurance that hasn't been shopped around in a few years, and free trials that turned into paid ones.

Calls I'll make this week (phone, internet, insurance):

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04 · SINKING FUNDS

Sinking funds planner

Big costs that come once or twice a year aren't surprises. Split them into monthly amounts so they never wreck a month again.

EXPENSE	YEARLY COST	÷ 12 = MONTHLY	DUE MONTH	SAVED SO FAR
Car insurance				
Winter tires / car maintenance				
Holiday gifts				
Birthdays				
Property tax / home repairs				
Vacation				
Back to school				
Vet / pet costs				
Annual subscriptions / memberships				
Medical / dental not covered				
Total monthly to set aside				

Example (made-up numbers): car insurance of $1,800 a year ÷ 12 = $150 a month. Put $150 aside every month and the renewal is already paid for when it arrives.

05 · BILL CALENDAR

Bill calendar

Write each bill on the day it's due. Circle your paydays. Now you can see the tight weeks coming.

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Paydays this month:

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06 · DEBT PAYOFF

Debt payoff tracker

Pick a method. **Snowball:** smallest balance first, for quick wins. **Avalanche:** highest interest rate first, usually costs less in total. Pay minimums on everything else.

DEBT	BALANCE	INTEREST %	MINIMUM	ORDER	PAID OFF ✓
					☐
					☐
					☐
					☐
					☐
					☐

Monthly balance check-in

MONTH	TOTAL OWED	CHANGE	MONTH	TOTAL OWED	CHANGE
Jan			Jul		
Feb			Aug		
Mar			Sep		
Apr			Oct		
May			Nov		
Jun			Dec		

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07 · SAVINGS GOAL

Savings goal tracker

Goal: _____ Target: $_____ By: _____

Divide your target by 100. Each box is worth that amount. Colour one in every time you save it. Each box = $_____

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100

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08 · CHALLENGE

30-day no-spend challenge

Needs are allowed (rent, bills, groceries, transit). Cross off every day you spend nothing on wants.

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

Free things I'll do instead:

Money I didn't spend this month: $_____ → moving it to: _____

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MapleBook

Tired of doing this with a pen?

MapleBook is the budgeting app built for Canada. It reads statements from Canadian banks, sorts your spending into your categories, tracks savings goals with what to set aside each month, and estimates your tax as the year goes.

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