

# Personal Money Map

It's time to take control of your finances. When you truly know how much money you are spending each month, it's easier to prioritize your budget. Get closer to your financial goals by taking a few minutes to fill out your Personal Money Map.

## Income (money in)

Money in	Monthly	Annually
Wages & Salary (After Tax)		
Government Benefits		
Pension		
Investment & Savings Income		
Other Regular Income		
<b>Total Income</b>		

## Credit & loans (money out)

Money out	Monthly	Annually
Loan Payments		
Line of Credit Payments		
Credit Card Payments		
Other Debit Payments		
<b>Total credit &amp; loans</b>		

## Savings (money out)

Money in	Monthly	Annually
RRSP Contributions		
Education Savings Plans		
Savings Plans		
Other Investments/Savings		
<b>Total savings</b>		

## Spending (money out)

Money in	Monthly	Annually
Mortgage		
Property Tax		
Heating		
Utilities		
Home Maintenance		
TV Service/Subscriptions		
Telephone		
Cell Phone		
Life Insurance		
Other Insurance (Home, etc.)		
Vehicle Insurance		
Vehicle Payments		
Vehicle Maintenance/Gas		
Groceries		
Recreation & Fun Stuff		
Animal Care (Pets, etc.)		
Miscellaneous (Donations, school)		
<b>Total spending</b>		

The bottom line	Monthly	Annually
<b>Total money in</b>		
<b>Total money out</b>		
<b>Difference</b>		

## Where do we go from here?

Now that you have a better understanding of your budget, it's time to create a personal financial plan that works for your lifestyle. Whether you're trying to build your nest egg, save for your first home, or prepare for a comfortable retirement, Northern's Financial Service Representatives can help you map out your journey.