

Think you can't afford to save for the future? The truth is, most of us can't afford not to. If you're going to get real about saving, you need to create a realistic monthly budget to see where you stand.

Disposable income

Monthly income	
Net monthly salary (after taxes)	\$
Average net monthly commission	\$
Other sources of income (including freelance income, rental income, interest on investments, etc.)	\$
Total monthly income	\$

Monthly expenses	
Mortgage/rent	\$
Property and school taxes	\$
Utilities (heat, electricity, gas, telephone, Internet, cable)	\$
Car/transport	\$
Insurance (home, auto, health, dental)	\$
Debt payments (student loans, credit cards)	\$
Food (groceries)	\$
Gym membership	\$
Clothing	\$
Outings (restaurants, movies, clubs)	\$
Gifts	\$
Travel	\$
Education (yours)	\$
Pets (food, vet)	\$
Dependants (parent, spouse, child)	\$
Other	\$
Total monthly expenses	\$

\$	-	\$	=	\$
Total monthly income		Total monthly expenses		My disposable income

What I can save for the future every month	=	\$
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Financial discipline is tough, but even small amounts really add up over time – so do your very best to start as early as possible with whatever you can! And remember that whatever you contribute to the registered portion of your group savings and retirement program is taken off your gross salary – before taxes – so the impact on your take-home pay is actually less than the amount you're saving.