

BUDGETING

1 Record monthly income

Fill in the following worksheet to prepare a monthly budget for your loved one.

Fill in the actual amounts as bills are paid.

_____ MONTH

Source of monthly income	Expected	Actual
Salary (net income*)		
Employment insurance		
Disability insurance		
Retirement income (CPP, QPP, old age security)		
Employer pension		
Financial assistance		
Other sources of income		
Total monthly income		

* Net income is your take-home pay after taxes and other payroll deductions.

Income changes to consider

When determining income, remember to take into account lost wages from time away from work for treatment.

Tips to supplement income

If your loved one is unable to work due to treatment, consider applying for short or long-term disability insurance or other disability options to replace lost income.

2

Record monthly expenses

Monthly expenses	Expected	Actual
Health insurance premium and other medical expenses		
Rent/mortgage		
Utilities (electricity, water, gas)		
Groceries/food		
Phone/cell phone		
Cable/internet/streaming services		
Transportation (car payment, gas, bus fare)		
Debt payments (credit cards/loans)		
Insurance premiums (life, home, car)		
House cleaning/landscaping		
Childcare		
Other expenses		
Total monthly expenses		

Other expenses to consider

- Transportation and lodging for you and your loved one if the treatment centre is far from home.
- Additional medical expenses such as nutritional supplements, over-the-counter medications, hygiene products, wig, etc.
- Childcare and/or pet sitter for when you and your loved one are away for treatment or at appointments.

Tips to reduce expenses

- Shop around for a different phone/cable plan or home insurance quote.
- Reach out to family members and friends to help with childcare or pet care.
- Use coupons when grocery shopping and eat at home instead of in restaurants.
- Apply for financial assistance programs offered by government or nonprofit organizations.
- Look for food banks in your area.
- Consider transportation assistance or ride-share programs.

3

Determine monthly budget

	Expected	Actual
Total monthly income		
Total monthly expenses		
After expenses (total income – total expenses = after expenses)		

Notes:



Get the LLS Health Manager app

Track meals, grocery lists, and more!



LEUKEMIA &
LYMPHOMA
SOCIETY
OF CANADA*

Never hesitate to contact us, we're here to help!

1 833 222-4884 • info@bloodcancers.ca • bloodcancers.ca