Renovation Budget Planner

Set your spending limit before requesting bids.

Define the project

[ ] Separate must-haves from optional upgrades.

[ ] Confirm drawings, selections and known exclusions.

[ ] Ask whether permits, design fees and inspections apply.

Build your budget

[ ] Include demolition, labour, materials and disposal.

[ ] Add delivery, taxes, temporary accommodation and cleanup.

[ ] Reserve contingency for hidden conditions; do not treat it as free upgrade money.

[ ] Track approved changes and amounts already paid.

Budget decisions

Maximum amount you can afford (CAD):

_____

Contingency allowance and rationale:

_____

Scope exclusions / items to defer:

_____

Working worksheet

Cost category	Estimated CAD	Actual / committed CAD

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Safety & use: General Canadian homeowner education only. Verify local permits, contracts and trade requirements. Do not attempt hazardous or regulated work without appropriate qualified help.