

Net-worth Statement: _____ (name)

Assets (what you own)

Chequing/savings account(s)	\$ _____
Investments (mutual funds, GICs, etc.)	\$ _____
Value of home	\$ _____
Value of other property	\$ _____
Automobile(s)	\$ _____
Cash value of life insurance	\$ _____
RRSP(s)	\$ _____
Business interests	\$ _____
Other	_____
Total Assets	\$ _____

Liabilities (what you owe)

Mortgage	\$ _____
Mortgage	\$ _____
Mortgage	\$ _____
Loan	\$ _____
Personal line of credit	\$ _____
Personal line of credit	\$ _____
Personal line of credit	\$ _____
Credit card	\$ _____
Unpaid bills	\$ _____
Taxes owed	\$ _____
Other debts	\$ _____
Total Liabilities	\$ _____

Net Worth (assets - liabilities) \$ _____

Figuring the Difference

Total Net Joint Income	\$ _____
Total Monthly Expenses	\$ _____
The Difference	\$ _____

Debt Service Ratio

(Monthly debt payments ÷ monthly income x 100) = _____ %

Your Expenses: _____ (name)

For annual amounts such as insurance and car license, divide the yearly amount by 12. Please indicate date due when an expense is paid quarterly, semi-annually or annually. Enter your figures under the NOW column.

	Monthly Expenses	
	Now	Adjusted
Housing		
Rent or mortgage payment (and condo fees)	\$ _____	\$ _____
Property taxes (municipal, water, etc.)	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Heat	\$ _____	\$ _____
Maintenance and repairs (service contracts)	\$ _____	\$ _____
Cable	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Insurance (fire, liability, contents)	\$ _____	\$ _____
Vacation Home		
Rent or mortgage payment (and condo fees)	\$ _____	\$ _____
Property taxes (municipal, school, water, etc.)	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Heat	\$ _____	\$ _____
Maintenance and repairs (service contracts)	\$ _____	\$ _____
Cable	\$ _____	\$ _____
Telephone (long distance)	\$ _____	\$ _____
Insurance (fire, liability, contents)	\$ _____	\$ _____
Transportation		
Car payment (loan, lease)	\$ _____	\$ _____
Gas and oil	\$ _____	\$ _____
Repairs and maintenance	\$ _____	\$ _____
Insurance and lisenca	\$ _____	\$ _____
Parking	\$ _____	\$ _____
Public transportation	\$ _____	\$ _____
Taxi	\$ _____	\$ _____
Medical & Dental		
Insurance (life & health premiums)	\$ _____	\$ _____
Expenses (prescription, optometrist, etc.)	\$ _____	\$ _____

Monthly Expenses _____ (name)

	Now	Adjusted
Living Expenses		
Groceries (food, personal care, cleaning)	\$ _____	\$ _____
Daily purchases (milk, bread)	\$ _____	\$ _____
Clothes	\$ _____	\$ _____
Child care	\$ _____	\$ _____
Books, subscriptions	\$ _____	\$ _____
Entertainment (meals, movies, dues, sports)	\$ _____	\$ _____
Spending money	\$ _____	\$ _____
Miscellaneous (haircuts, pet care)	\$ _____	\$ _____
Interests & Hobbies	\$ _____	\$ _____
Family (gifts, financial aid, etc.)	\$ _____	\$ _____
Vacation & Travel	\$ _____	\$ _____
Charitable Donations	\$ _____	\$ _____
Credit Payments (excluding mortgages)		
Loan(s)	\$ _____	\$ _____
Credit card(s)	\$ _____	\$ _____
Store financing	\$ _____	\$ _____
Other	\$ _____	\$ _____
Other Expenses		
Legal & accounting	\$ _____	\$ _____
Club/union dues	\$ _____	\$ _____
Alimony/child Support	\$ _____	\$ _____
Other	\$ _____	\$ _____
Contingency Fund		
Emergencies	\$ _____	\$ _____
Capital expenditures (appliances, car, etc.)	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Total Monthly Expenses	\$ _____	\$ _____

The Money Test

Couple: _____

Check the box(es) to indicate which partner the following statements apply to. If they apply to both, check both boxes. If neither, leave the boxes blank.

	Applies to Him	Applies to Her
Creditors are always over-reacting.		
I always look for the least expensive gift.		
I can't resist a bargain.		
I don't feel capable of handling my money.		
I don't know exactly how much I owe on my credit cards.		
I don't know how much money I have in the bank.		
I don't reconcile my bank statement.		
I feel uneasy when the telephone rings.		
I have a hard time saving.		
I lose valuable items.		
I love having lots of money.		
I love to shop.		
I miss paying my bills on time.		
I often compare my income/assets with others'.		
I often pay for dinner for friends.		
I often say, "I can't afford it."		
I only pay the minimum amounts on my credit cards.		
I put off buying because I'm sure I can get it cheaper.		
I seldom give to charity.		
I throw my financial statements in a drawer without looking at them.		
I'm afraid I won't have enough money.		
I'm always broke.		
I'm very focused on saving.		

If I enjoy what I do (like painting, fixing cars, sewing),
I don't charge for it.

If I want it, I buy it now.

Money is power.

Money isn't important.

People who have no savings are lazy and stupid.

The more credit I have, the better.

I divvy up the dinner bill, take the cash and put the bill on
my charge card.

It's important that I drive a nice car.

I'd like to buy a house one day.

Tell Us About Your Spouse!

1. How does your spouse spend their spending money every week?

His answer:

Her answer:

2. What does your spouse most enjoy doing when you make a date
together?

His answer:

Her answer:

3. What do you enjoy doing most in your spare time?

His answer:

Her answer:

4. What are the things that bug you most about your spouse?

His answer:

Her answer:

5. What are the things that you love most about your spouse?

His answer:

Her answer:

6. What are the chores or tasks your spouse hates doing most, or has been avoiding for far too long?

His answer:

Her answer:

7. What do you hope to gain from being a part of this series?

His answer:

Her answer:

8. What type of things have you been putting off because you just don't have the money for it? (eg. Dates, renovations, celebrations etc.)

His answer:

Her answer:

9. What have you always wanted but can't afford?

His answer:

Her answer:

10. Is there something you need to save for, but you're not?

His answer:

Her answer:

11. When would you like to retire?

His answer:

Her answer:

12. What would you like to do in your retirement?

His answer:

Her answer:

13. Do you like your home, or would you like to upgrade?

His answer:

Her answer:

14. When was the last time you took a family vacation? Do you have a dream vacation?

His answer:

Her answer:

15. If you had more money, what would be the first thing you would do?

His answer:

Her answer: