

**FINANCIAL INVENTORY WORKSHEET**  
**Determining Your Net Worth**

Date: \_\_\_\_\_

**Step One: Family Information**

Client Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_

Spouse's Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Age \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ Prov \_\_\_\_\_ Postal Code \_\_\_\_\_

Home Phone # \_\_\_\_\_

Work Phone # \_\_\_\_\_

Fax # \_\_\_\_\_

Spouse's Work Phone # \_\_\_\_\_

Spouse's Fax # \_\_\_\_\_

Email: \_\_\_\_\_

Spouse's Email: \_\_\_\_\_

SIN # \_\_\_\_\_

Spouse's SIN # \_\_\_\_\_

Employer \_\_\_\_\_

Job Title \_\_\_\_\_

Spouse's Employer \_\_\_\_\_

Spouse's Job Title \_\_\_\_\_

Are you retired? Yes \_\_\_ Date Retired \_\_\_\_\_

No \_\_\_ Planned retirement date \_\_\_\_\_

Is your spouse retired? Yes \_\_\_ Date Retired \_\_\_\_\_

No \_\_\_ Planned retirement date \_\_\_\_\_

Marital Status: Single \_\_\_\_\_ Married \_\_\_\_\_ Divorced \_\_\_\_\_ Separated \_\_\_\_\_ Widowed \_\_\_\_\_

Children	Date of Birth	SIN#
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Name: 1) _____	_____	_____
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2) _____	_____	_____
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3) _____	_____	_____
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4) _____	_____	_____
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5) _____	_____	_____
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**Dependents**

Do you have any family members that are financially dependent upon you or could be in the future?  
(i.e. parents, grandparents, adult children, etc).

Yes \_\_\_\_\_ No \_\_\_\_\_

Name: 1) \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

2) \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

3) \_\_\_\_\_ Age \_\_\_\_\_ Relationship \_\_\_\_\_

**Step Two: Personal Investments (Do not include Retirement accounts here)****Cash Reserves**

List amount in Banks, Chequing Accounts, Savings Accounts, Credit Unions, etc

Name of Bank Institution	Type of Account	Current Balance	Interest Rate
Example: TD Bank	Chequing	\$5,000	0%
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____

**Fixed Income**

List fixed income investments, i.e. GICs T-Bills, Bonds, Notes, etc

Type	Dollar Amount	Current %	Maturity Date
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____

**Stocks**

Name of Company	Number of Shares	Approx Market Value	Date Purchased
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____

Do you have stock certificates in a security box? Yes \_\_\_\_\_ No \_\_\_\_\_

**Mutual Funds/and or Brokerage Accounts**

Name of Brokerage Firm	# of Shares	Cost Basis	Approx Market Value	Date Purchased
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____
3) _____	_____	_____	_____	_____

**Annuities**

Company	Annuitant	Interest Rate	Approx Market Value	Date Purchased
1) _____	_____	_____	_____	_____
2) _____	_____	_____	_____	_____
3) _____	_____	_____	_____	_____

Other Assets (i.e. business ownership, etc)	Approximate Market Value
1) _____	\$ _____
2) _____	\$ _____

**STEP THREE: RETIREMENT ACCOUNTS:**

**Are you participating in an Employer Sponsored Retirement Plan such as Group RRSP or Pension?**

Name of Company where your money is	Type of Plan	Approx Value	% You Contribute
<b>YOU</b>			
1) _____	_____	_____	_____
2) _____	_____	_____	_____
<b>SPOUSE</b>			
1) _____	_____	_____	_____
2) _____	_____	_____	_____

Do you have money sitting in a company plan you no longer work for?  
 Yes \_\_\_\_\_ No \_\_\_\_\_ Balance \_\_\_\_\_ When did you leave the company? \_\_\_\_\_

Spouse  
 Yes \_\_\_\_\_ No \_\_\_\_\_ Balance \_\_\_\_\_ When did you leave the company? \_\_\_\_\_

**Self Directed Retirement Plans**

Do you contribute to any other RRSPs? Or contribute to any other retirement plans?

Name of Company where your money is	Type of Plan	Approx Value	\$ You Contribute
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YOU

1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____

SPOUSE

1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____

**STEP FOUR: REAL ESTATE**

**Do you own or rent your home?**

Own \_\_\_\_\_ Monthly mortgage is \_\_\_\_\_

Rent \_\_\_\_\_ Monthly rent is \_\_\_\_\_

Approximate value of primary home \$ \_\_\_\_\_

- Mortgage Balance \$ \_\_\_\_\_

= Equity in home \_\_\_\_\_

Length of loan \_\_\_\_\_

Interest rate of loan \_\_\_\_\_ Is loan fixed or variable? \_\_\_\_\_

**Any other real estate owned?**

Approximate value of primary home \$ \_\_\_\_\_

- Mortgage Balance \$ \_\_\_\_\_

= Equity in home \_\_\_\_\_

Length of loan \_\_\_\_\_

Interest rate of loan \_\_\_\_\_ Is loan fixed or variable? \_\_\_\_\_

**STEP FIVE: ESTATE PLANNING**

Do you have a will or living trust in place? Yes \_\_\_\_\_ No \_\_\_\_\_

Date it was last reviewed? \_\_\_\_\_

Lawyer's Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

**Risk Management/ Insurance**

Do you have a protection plan in place for your family? Yes \_\_\_\_\_ No \_\_\_\_\_

	Life Insurance Company	Type of Insurance (Term, Universal Life, Whole)	Death Benefit	Cash Value	Annual Premium
1)	_____	_____	_____	_____	_____
2)	_____	_____	_____	_____	_____
3)	_____	_____	_____	_____	_____
4)	_____	_____	_____	_____	_____

**Tax Planning**

Do you have your taxes professionally prepared? Yes \_\_\_\_\_ No \_\_\_\_\_

Name of accountant \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

What was last year's total income (line 150) \_\_\_\_\_

What was last year's taxable income (line 260) \_\_\_\_\_

Estimated tax bracket \_\_\_\_\_ %

## WHERE DOES THE MONEY REALLY GO?

### First determine how much you earn?

One of the most important parts of getting your financial life together is having a solid grasp on exactly what your current cash flow is. To do this, use the worksheet below.

Your Income (Monthly)	
Wages, salary, tips, commissions, self employment income	\$
Dividend income from stocks, bonds, mutual funds, savings	\$
Income from rental property	\$
Income from trust accounts (usually death benefits from estate)	\$
Alimony, child support, social security, widows benefits	\$
Canadian Pension, Old Age Security	\$
Other Income	\$
<b>TOTAL MONTHLY INCOME</b>	<b>\$</b>

### Second, determine what you spend monthly

Your Expenses	
Taxes	
Federal taxes	\$
Provincial taxes	\$
CPP, EI, Fees	\$
Property taxes	\$
<b>TOTAL TAXES</b>	<b>\$</b>

Housing	
Mortgage payments or rent on primary residence	\$
Mortgage payments or rent on income property	\$
Utilities	\$
Homeowners insurance or renters insurance	\$
Cleaning services	\$
Television cable	\$
Home phone	\$
Landscaping and pool services	\$
Monthly internet service	\$
Condo or association dues	\$
<b>TOTAL HOUSING</b>	<b>\$</b>

Auto	
Car loan or lease	\$
Gas	\$
Car insurance	\$
Car phone	\$
Repairs or service	\$
Parking	\$
<b>TOTAL AUTO</b>	<b>\$</b>

<b>Insurance</b>	
Life Insurance	\$
Disability Insurance	\$
Long Term Care Insurance	\$
Critical Illness Insurance	\$
Liability insurance	\$
<b>TOTAL INSURANCE</b>	<b>\$</b>
<b>Medical</b>	
Health care insurance	\$
Prescriptions and monthly expenses	\$
Doctor or dentist expenses	\$
<b>TOTAL MEDICAL</b>	<b>\$</b>
<b>Food</b>	
Groceries	\$
Food outside home - restaurants	\$
<b>TOTAL FOOD</b>	<b>\$</b>
<b>Personal Care</b>	
Clothing	\$
Cleaning/dry cleaning	\$
Cosmetics	\$
Health club membership/personal trainer	\$
Entertainment	\$
Country club dues	\$
Association memberships	\$
Vacations	\$
Hobbies	\$
Education	\$
Magazines/Newspaper Subscriptions	\$
Pets – Food & Accessories	
Pets – Medical Bills	
Gifts	\$
<b>TOTAL PERSONAL CARE</b>	<b>\$</b>
<b>MISCELLANEOUS EXPENSES</b>	
Credit card expenses	\$
Loan Payments	\$
Alimony or child support	\$
Anything you can think of that I missed	\$
<b>TOTAL MISCELLANEOUS EXPENSES</b>	<b>\$</b>

## WHERE DOES THE MONEY REALLY GO?

Your Income Statement As Of

Prepared For:

Total Income

\$

Total Monthly Expenses

\$

Murphy's Law Factor

\$

Take total expenses and increase by 10%

Net Cash Flow Available for savings and investments

\$