

Lifestyle Expenses

	NOW	RETIREMENT
Housing:		
Mortgage / Rent	_____	_____
Property Tax	_____	_____
Insurance	_____	_____
Utilities [Heat/Hydro/Water]	_____	_____
Maintenance & other items	_____	_____
Household Staples:		
Food	_____	_____
Appliance/Furniture	_____	_____
Telephone / Cable / Internet	_____	_____
Cleaning	_____	_____
Personal Care / Cosmetics	_____	_____
Clothing	_____	_____
Other items	_____	_____
Transportation:		
Auto payments	_____	_____
Insurance	_____	_____
Gasoline	_____	_____
Maintenance	_____	_____
Auto club & license	_____	_____
Other transportation costs	_____	_____
Discretionary:		
Vacation	_____	_____
Eating out	_____	_____
Club memberships	_____	_____
Entertainment - Out of home	_____	_____
Liquor/Cigarettes	_____	_____
Books/Video/CDs/Subscriptions	_____	_____
Gifts	_____	_____
Donations	_____	_____
Hobbies/Tools etc	_____	_____
Boat/RV/Time share etc	_____	_____
Other items	_____	_____
Life/Disability Insurance	_____	_____
Charitable Donations	_____	_____
Other	_____	_____
Financial Commitments:		
Loan payments	_____	_____
RRSP contributions	_____	_____
Other savings	_____	_____

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Personal Balance Sheet

Assets	Value	Yield	Liabilities	Balance	Interest rate
Bank accounts	_____	_____	Credit cards	_____	_____
Canada Savings Bonds	_____	_____	Lines of credit	_____	_____
GICs	_____	_____			
Term deposits	_____	_____	Automobile loans	_____	_____
Life Ins Cash Values	_____	_____	Other fixed loans	_____	_____
Other liquid investments	_____	_____			
			Mortgages	_____	_____
Open investment accounts	_____	_____	Business loans	_____	_____
RRSPs (personal)	_____	_____			
RRSPs (employer)	_____	_____			
Investment real estate	_____	_____			
Other investments	_____	_____			
Residence	_____	_____			
Cottage / 2nd residence	_____	_____			
Business interest	_____	_____			
Other fixed assets	_____	_____			
Total Assets	_____		Total Liabilities	_____	
Total Assets less Total Liabilities = Net Worth			Total Net Worth	_____	

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