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# Personal Planner

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## Personal Planning

This planner is designed to help you bring together information on your assets and lifestyle (spending). The form can also be used in discussion with a professional advisor regarding your retirement plans.

## Preparing Yourself

- 1. Set A Target Date** - It is helpful if you can set out your personal preference (and that of your partner, if applicable) for when you would like to retire.

My Target Date \_\_\_\_\_ My Partner's Date \_\_\_\_\_

- 2. What Are Some Of Your Goals For Retirement?**

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- 3. What questions or issues would you like to have resolved in the workshop?**

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## Picture Yourself

The three worksheets in this planner provide two snapshots of your financial affairs. The **Net Worth Statement** (below) reflects the choices you have made in the past. The **Cash Flow Statement** (pages 3-4) is a picture of present decisions.

You may wish to make note of ownership of your assets - particularly if you are planning with a partner.

<b>ASSETS (what you own)</b>		<b>Owned By</b>	<b>Current Value</b>
<b>CASH AND NEAR CASH</b>	Cash on Hand		
	Chequing/Saving/Broker Accounts		
	Canada Savings Bonds		
	Term Deposits		
	Investments Certificates		
	Money Owed to You on Demand		
	Cash Value of Life Insurance		
	Other - Tax Free Savings Accounts		
<b>MARKETABLE ASSETS</b>	Government Bonds/Corporate Bonds		
	Common Shares/Preferred Shares		
	Mutual Funds		
	Real Estate Investments		
	Business Interests		
	Other		
<b>LONG-TERM ASSETS</b>	Registered Retirement Savings Plan		
	Pension Plan/Profit Sharing		
	Other		
<b>PERSONAL ASSETS</b>	Personal Residence		
	Vehicles		
	Recreation Equipment		
	Household Furnishings/Equipment		
	Collectibles (art, stamps, coins, jewelry)		
	Other		
<b>TOTAL ASSETS</b>			
<b>LIABILITIES (What you owe)</b>			<b>Amount Owning</b>
<b>SHORT-TERM DEBT</b>	Charge Accounts/Credit Cards		
	Loans		
	Taxes (Income and property tax currently owing)		
	Charitable Pledges		
	Unpaid Bills		
	Other (Family obligations, life insurance loans)		
<b>LONG-TERM DEBT</b>	Home Mortgage		
	Other Mortgage Loans		
	Other (Line of credit, margin account, etc.)		
<b>TOTAL LIABILITIES</b>			
<b>NET WORTH equals TOTAL ASSETS minus TOTAL LIABILITIES</b>			

## -Monthly Cash Flow Statement

Please estimate your current expenses in each category. At this point, exact information is not critical. Annual irregular expenses can be estimated on page 4 and then divided by 12 for the monthly amount.

After the workshop, you may want to come back to this planner to re-evaluate your cash flow and to determine whether any area will change in the future.

### MONTHLY TAKE-HOME INCOME

	Current	Future
Wages/Salary		
Wages/Salary		
Family Allowances/Pension		
Other Regular Monthly Income		
<b>TOTAL MONTHLY TAKE-HOME INCOME</b>		

### MONTHLY CASH FLOW

<b>Monthly Savings</b>	Emergency Fund		
	<b>TOTAL MONTHLY SAVINGS</b>	<b>1</b>	

<b>Monthly Living Expenses</b> Bus fare	Food (plus other grocery store items)			
	Housing	1st mortgage or rent		
		2nd mortgage		
	Utilities (total from box "A" on opposite page)			
	Household Incidentals (dry cleaning, newspapers, etc.)			
	Transportation	Gasoline		
		Parking		
	Personal Allowances and Recreation (total from Box "B")			
	Other (child support, alimony, child care, household help)			
Monthly Requirement for Irregular and Annual Expenses (total from box "C" on opposite page)				
<b>TOTAL MONTHLY LIVING EXPENSES</b>	<b>2</b>			

<b>Monthly Credit Payments</b>			
	<b>TOTAL MONTHLY CREDIT PAYMENTS</b>	<b>3</b>	

<b>TOTAL MONTHLY OUTFLOW (add lines 1,2 and 3)</b>		
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**Cash Flow Details**

Transfer the totals from boxes A, B and C to the appropriate line on MONTHLY CASH FLOW on the opposite page

<b>A Monthly Utilities</b>		
	Current	Future
Power		
Water/Sewage/Waste		
Telephone		
Local		
Long Distance		
Natural Gas		
Cable TV/Internet		
Cell Phone(s)		
<b>Total Monthly Utilities</b>		

<b>B Monthly Personal Allowances and Recreation</b>		
<b>Personal Allowances</b> (monthly amount for each family member for lunches, hobbies, grooming, tobacco, alcohol, etc.)		
Name	Current	Future
<b>Family Recreation</b>		
Eating Out		
Entertaining		
Lessons		
Games of Chance		
<b>Total Monthly Personal Allowances &amp; Recreation</b>		

<b>C Irregular and Annual Expenses (All figures on the chart should be annual not monthly)</b>		
	Current	Future
Clothing (Amt/person)		
Insurance (if you pay directly)		
Vehicles		
Life		
Property		
Other		
Medication/Medical Fees		
Dental/Optical		
Education		
Tuition		
Books/Supplies		
Taxes (if you pay directly)		
Property		
Income		
Licenses		
Vehicles/RV		
Other		
Maintenance		
Vehicles/RV		
Home/Garden		
Furnishings		
Gifts		
Christmas		
Other		
Travel		
Annual Hol.		
Other Travel		
Contributions/Donations		
Memberships		
Seasons		
Tickets		
Other		
<b>Total Irregular And Annual Expenses</b>		
<b>Monthly Requirement For Irregular and Annual Expenses</b> (Divide Total by 12)		