



Your Financial Tool Kit

Developed by the Financial Consumer Agency of Canada, the Investor Education Fund and l'Autorité des marchés financiers



My investment planning worksheet

Household net worth

	Me	Spouse	Total
Household total assets	<input type="text"/>	<input type="text"/>	<input type="text"/>
Household total liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>
Household net worth (total assets minus total liabilities)	<input type="text"/>	<input type="text"/>	<input type="text"/>

Household income and expenses

	Me	Spouse	Total
Total household monthly income	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total household monthly expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net household monthly surplus or shortfall	<input type="text"/>	<input type="text"/>	<input type="text"/>

My financial objectives

Objective (these are just examples; change them to your own objectives.)	Estimated cost	When needed
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

My financial situation

My household income stream is:

- very secure
- reasonably secure
- somewhat uncertain
- very uncertain

How likely is it I will have to withdraw a significant amount of my investment before the times estimated for my investment goals?

- not likely
- somewhat likely
- very likely

For my overall investment portfolio, the largest decline in value (even if it was temporary) that I would ever be prepared to accept is:

- no decline at all
- 5% of the total
- 15% of the total
- 25% of the total

My priorities when investing are:

	Very important	Fairly important	Not a priority
Preserving my capital:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Earning a regular income:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having the value of my investments grow over time:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speculating in high-risk, high-return ventures:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I think a reasonable annual rate of return for my portfolio of investments would be:

- | | | | | | |
|-----------------------|--------------|-----------------------|-------|-----------------------|---------------|
| <input type="radio"/> | I don't know | <input type="radio"/> | 6–8% | <input type="radio"/> | 12–15% |
| <input type="radio"/> | 3–5% | <input type="radio"/> | 9–11% | <input type="radio"/> | more than 15% |