



# 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% |