

Personal Financial Worksheet

1 General information

Use this worksheet to assist in gathering details to support your Know Your Client (KYC) process.

*Total values should match the information on the account(s) being opened for your clients.

Account Holder(s) Account Numbers if known

2 Annual Income from all relevant sources

Employment Income	\$
Investment Income	\$
Rental Income	\$
Other Income (specify)	\$
Other Income (specify)	\$
Other Income (specify)	\$
Annual income from all relevant sources (Total of Above)*	\$ 0

3 Net worth (only includes assets of the applicant and his/her spouse)

Assets			Liabilities	
	Total Market Value	Percentage Ownership (for reference only)		Outstanding Balance
Bank Account(s)	\$	%	Investment Loan	\$
Non-Registered Investments & TFSA	\$	%	Total Liquid Liabilities (B)	\$ 0
Total Liquid Assets (A)	\$ 0			
Primary Residence (if owned)	\$	%	Mortgage/Rent on Primary Residence	\$
Other Real Estate	\$	%	Other Mortgages	\$
Registered Investments (other than TFSA)	\$	%	Line of Credit	\$
Business Interest	\$	%	Credit Card Debt	\$
Defined Benefit Pension Plan	\$	%	Vehicle/Boat/RV loan/lease	\$
Defined Contribution Pension Plan	\$	%	Other Liabilities (specify)	\$
Vehicles/Boats/RV	\$	%	Other Liabilities (specify)	\$
Other Assets (specify)	\$	%	Other Liabilities (specify)	\$
Other Assets (specify)	\$	%	Other Liabilities (specify)	\$
Total Fixed Assets (C)	\$ 0		Total Fixed Liabilities (D)	\$ 0
TOTAL ASSETS = A + C	\$ 0		TOTAL LIABILITIES = B + D	\$ 0
Net Liquid Assets (E) = A - B*	\$ 0			
Net Fixed Assets (F) = C - D*	\$ 0			
TOTAL NET WORTH = E + F*	\$ 0			

4 Monthly Cash Flow

Description: (Example: "Michael's Monthly Cash Flow" or "The Smith Family Monthly Cash Flow")

Income		Expenditures	
Employment Income	\$	Food	\$
Investment Income	\$	Clothing and grooming	\$
Rental Income	\$	Insurance premiums (life, disability, etc.)	\$
Other Income (specify)	\$	Vacation, Hobbies, Recreation	\$
Total Income	\$ 0	Miscellaneous (gifts, etc.)	\$
		Professional dues/Subscriptions	\$
		Medical and Dental	\$
		Education/Tuition	\$
		Charitable donations	\$
		Regular savings	\$
		Investment loans	\$
		Credit card payments	\$
		Support payments	\$
		Personal loans/Line of Credit (LOC)	\$
		Subtotal	\$ 0
		Shelter	
		Mortgage payment/Rent	\$
		Taxes	\$
		Property insurance	\$
		Condo fees	\$
		Utilities (gas, electricity, water)	\$
		Phone/Cable/Satellite/Internet	\$
		Repairs and maintenance	\$
		Other	\$
		Subtotal	\$ 0
		Transportation	
		Auto loan/lease	\$
		Auto insurance	\$
		Parking, gas, etc.	\$
		Maintenance and service	\$
		Other	\$
		Subtotal	\$ 0
Uncommitted income before taxes	\$ 0	Total expenditures	\$ 0
Provision for income taxes	\$	Net Monthly Cash Flow	\$ 0
Uncommitted income after taxes	\$ 0		