

PERSONAL BALANCE SHEET (Net Worth)

Name: _____ Date: _____

WHAT YOU OWN: Use current market value

ASSETS	Person 1	Person 2	Combined
Liquid Assets			
Cash (in your pocket)			
Money in chequing accounts			
Money in savings accounts			
Short term deposits			
Life insurance (cash value only)			
Canada Savings Bonds			
Subtotal			
Semi-liquid Assets			
Stocks			
Bonds			
Mutual funds			
Medium term deposits (up to 5 years - e.g. GICs)			
Money owed to you			
Subtotal			
Retirement Assets			
Registered pension plan (company RRP)			
Registered retirement savings plan (RRSP)			
Subtotal			
Personal Property			
Vehicles			
Art, antiques, jewelry			
Household furnishings			
Other			
Subtotal			
Real Estate			
Principal Residence			
Vacation home or other properties			
Subtotal			
TOTAL ASSETS			

WHAT YOU OWE: Use outstanding balance

LIABILITIES	Person 1	Person 2	Combined
Loans			
Personal loans			
Line of credit			
Life insurance loans			
Mortgage on principal residence			
Mortgages on other properties			
Credit card balances			
Income tax owing			
Margin accounts			
Charitable pledges			
Other			
Deferred taxes			
TOTAL LIABILITIES			

NET WORTH: Assets minus liabilities

Total Assets			
Total Liabilities			
NET WORTH			