

NET WORTH CALCULATOR WORKSHEET

HOW YOU SPEND YOUR MONEY TODAY

(Cash flow calculator)

GROSS MONTHLY INCOME

Gross income \$ _____
 Spouse's gross income \$ _____
 Other income \$ _____

Sub-total: \$ _____ (A)

Subtract income taxes \$ _____

Subtract total expenses (from D) \$ _____

TOTAL AVAILABLE FOR GOALS \$ _____

TDSR CALCULATION (B/A x 100) _____ %

MONTHLY EXPENSES

Mortgage payment or rent \$ _____
 Property taxes \$ _____
 Total loan payments \$ _____
 Credit card & Line of credit \$ _____
 Other payments \$ _____

Sub-total: \$ _____ (B)

Transportation costs (gas, etc.) \$ _____

Household expenditures (utilities) \$ _____

Other living expenses (groceries, child care, clothing) \$ _____

Insurance (life, home, disability) \$ _____

Miscellaneous \$ _____

Sub-total: \$ _____ (C)

TOTAL EXPENSES (B + C) \$ _____ (D)

Name: _____ Date: _____

Address: _____

Home #: _____ Business #: _____

WHERE YOU STAND TODAY

(Net worth calculator)

ASSETS (check all that apply)

Day-to-Day Bank Accounts \$ _____
 Savings Accounts \$ _____
 Investments \$ _____
 Home \$ _____
 Life Insurance \$ _____
 Cars, Boats etc. \$ _____
 Real Estate \$ _____
 Other \$ _____

TOTAL \$ _____ (E)

TOTAL NET WORTH \$ _____ (E - F)

LIABILITIES (check all that apply)

Home Mortgage \$ _____
 Credit Card(s) \$ _____
 Other Mortgage \$ _____
 Personal Loan(s) \$ _____
 Investment Loan(s) \$ _____
 Other \$ _____

TOTAL \$ _____ (F)

Notes: _____

Your Scotiabank Representative: _____

Branch: _____ Business #: _____



Life. Money. Balance both.*

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