



THE MANAGER NET WORTH CALCULATOR

Let's be honest, how many people can actually say that they look forward to the process of planning for their financial future. Even for the most experienced investor, financial planning can be an unsettling and slightly overwhelming experience.

This is where Fiscal Agents can come to the rescue. Our knowledgeable staff will take the time to listen to you to determine not only the details of your financial situation, but also your monetary needs and goals for the future. We have over 20 years of experience in removing the fear factor from the financial planning process.

In order to effectively assess your economic status, we have several financial tools at our disposal. **Fiscal Agents Manager Net Worth Calculator** is one such tool that has been designed to make financial planning as painless as possible. Made up of six separate sections, the Net Worth Calculator takes you through the steps to calculate your net worth by determining your assets and liabilities.

We take into consideration such factors as income, expenses and the amount of insurance held by you to get an idea of your uncommitted monthly income. We then analyze your assets and liabilities in order to determine your total net worth and combine this information with your investment objectives to get a clear picture of your overall financial state.

When completed, your results from the Net Worth Calculator can be used to help make decisions with regards to your investment opportunities and financial future. With a better idea, financially, of where you stand today, it is easier to see where you want to go tomorrow.

This document has been prepared so that you can enter information directly into the fields provided. Simply click each field you wish to fill in and enter a value. Certain fields will be calculated for you, specifically totals. Please note that absolutely no information you enter or any fields calculated will be in any way communicated to Fiscal Agents or any other party.

For more useful calculators, worksheets and other financial tools, make sure to check out our Financial Tools section of **FiscalAgents.com**.

Personal Information

Your Name	Your Date of Birth
Spouse's Name	Spouse's Date of Birth

Address Information

Street Address		
City	Province	Postal Code

Contact Information

Home Phone No.	Business Phone No.	Fax No.
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Your Employment Information

Employer	
Occupation	
Social Insurance No.	If retired, specify date

Spouse's Employment Information

Employer	
Occupation	
Social Insurance No.	If retired, specify date

Investment Objectives

Take a moment and think about your reasons for investing. Are you looking for investment growth over the long term or are you on a shorter investment schedule and more concerned with income? Your tolerance for risk will also affect the way you invest since those with a higher level of risk tolerance are usually interested in long-term growth and therefore are not as concerned if their investments fluctuate in the short term.

Investment Objective	Investment Knowledge	Risk Tolerance
Income	Good	High
Long-term Growth	Fair	Medium
Other:	None	Low

What are your goals?

Save Income Tax	Have my own business
Enjoy travel, recreation	Buy a home or cottage
Have a business reserve	Pay off mortgage early
Education	Pay off debts
Assure my income	Other:

Income / Expenses

Use this form to record the details of the monthly income and expenses for your family. This will give you a better idea of the amount of money remaining at the end of the month after all of your expenses have been paid. Once you have established a financial plan, this uncommitted income can be used for investment purposes. Recording your monthly expenditures may also be able to help you recognize where you could be making small changes to save more money to put toward your future goals.

Income From:

Employment	Rental	Commission
Interest	Bonus	Investment
Pension	Self-employment	Family Allowance
Other:		

Self

Spouse

Other

TOTAL INCOME:

Committed Expenditures

REGULAR SAVINGS:	
LOAN & DEBT PAYMENTS:	
FOOD:	
CLOTHING:	
SHELTER: Rent, mortgage, repairs, taxes, insurance, utilities (Oil, Gas, Electricity, Water, Phone...)	

Transportation

Automobile (Gas, Oil, Maintenance, Parking, Insurance), other...

Health & Protection

Insurance Premium (Health, Life, Disability), Direct Health Costs (Doctor, Dentist, Nursing, Prescriptions)...

Recreation & Education

Entertainment, Subscriptions, TV, Tuition Fees, Books, Holidays, Hobbies...

Miscellaneous Expenses

Club Dues, Church Tithe, Gifts, Lotteries, Child Care...

TOTAL EXPENDITURES:

UNCOMMITTED INCOME:

Insurance Held

Insurance was created as a means to protect you and your family from life's unexpected events so you owe it to them to make sure that you are protected. Record the details of life insurance policies held by you and your family members in addition to any income that is received in pension. This form can also be used to list your dependents, particulars regarding your will as well as professional contacts to be used in the event of your death.

Life Insurance

Insured, Coverage, Company, Type, CSV (Personal and Group), Beneficiary, Issue Date

TOTAL:			

Pension Sources

O.A.S., C.P.P., V.V.A., Etc...

TOTAL:			

Dependents

Children, relatives or friends who are or may become dependent.

Name	Age	Gender	Income
TOTAL:			

Resources

Relatives, friends who may give financial, trustee guardian or executor assistance.

			TOTAL:

Professional Advisors - Lawyer

Name		
Street Address		
City	Province	Postal Code
Home Phone No.	Business Phone No.	Fax No.

Accountant

Name		
Street Address		
City	Province	Postal Code
Home Phone No.	Business Phone No.	Fax No.

Financial Advisor

Name		
Street Address		
City	Province	Postal Code
Home Phone No.	Business Phone No.	Fax No.

Do you have a will? Yes No Last revised:

Does your spouse? Yes No Last revised:

Assets

Calculating your net worth involves determining the difference between your assets (what you own) and your liabilities (what you owe). Your assets include such things as investments, property and the money in your bank accounts and should generally increase in value over the long term. Use this form to record all details of your various assets.

Deposits Accounts

Bank, Trust Company, Credit Union (Chequing / Savings), Cash etc.

		SUBTOTAL:	
		LIFE INSURANCE (CSV = Cash Surrender Value)	
		Company Pension CSV & DPSP (Monthly Contribution)	

Investments

Home, Cottage, other Real Estate, RRSP, RRIF, Bonds, GICs, Stocks, Mutual Funds, Mortgages Held, Notes, Business Interests, Inheritances...

		SUBTOTAL:	

Other Assets

Cars, Equipment, Jewelry, Art, Coins, Antiques, Motor Home, Furniture, Accounts Receivable, etc.

		SUBTOTAL:	

TOTAL ASSETS:

Liabilities

Liabilities are at the opposite end of the spectrum from assets and encompass what you owe. Your liabilities may include your mortgage, outstanding loans and credit card balances. Working to build your net worth, your liabilities should decrease over time as your assets increase. Use this form to record complete details of your liabilities.

Mortgages

Type, Lender, Rate, Renewal Date, Retirement Date, etc.

SUBTOTAL:			

Loans

Car, Furniture, Personal, Business, Investment, etc.

SUBTOTAL:			

Accounts Payable

Credit Purchases, Revolving Credit Accounts, Outstanding Bills, Taxes, Credit Card, etc.

SUBTOTAL:			

Other Debts

Guarantees, Family or Personal Debts, Obligations, etc.

		SUBTOTAL:	

TOTAL LIABILITIES:

TOTAL ASSETS:

TOTAL NET WORTH:
