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Net-worth Statement: _____ (name)

Assets (what you own)

Chequing/savings account(s)	\$ _____
Investments (mutual funds, GICs, etc.)	\$ _____
Value of home	\$ _____
Value of other property	\$ _____
Automobile(s)	\$ _____
Cash value of life insurance	\$ _____
RRSP(s)	\$ _____
Business interests	\$ _____
Other	_____
Total Assets	\$ _____

Liabilities (what you owe)

Mortgage	\$ _____
Mortgage	\$ _____
Mortgage	\$ _____
Loan	\$ _____
Loan	\$ _____
Loan	\$ _____
Loan	\$ _____
Personal line of credit	\$ _____
Personal line of credit	\$ _____
Personal line of credit	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Credit card	\$ _____
Unpaid bills	\$ _____
Taxes owed	\$ _____
Other debts	\$ _____
Total Liabilities	\$ _____

Net Worth (assets - liabilities) \$ _____

Figuring the Difference

Total Net Joint Income	\$ _____
Total Monthly Expenses	\$ _____
The Difference	\$ _____

Debt Service Ratio

(Monthly debt payments ÷ monthly income x 100) = _____ %



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Your Expenses: _____ (name)

For annual amounts such as insurance and car license, divide the yearly amount by 12. Please indicate date due when an expense is paid quarterly, semi-annually or annually. Enter your figures under the NOW column.

	Monthly Expenses	
	Now	Adjusted
Housing		
Rent or mortgage payment (and condo fees)	\$ _____	\$ _____
Property taxes (municipal, water, etc.)	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Heat	\$ _____	\$ _____
Maintenance and repairs (service contracts)	\$ _____	\$ _____
Cable	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Insurance (fire, liability, contents)	\$ _____	\$ _____
Vacation Home		
Rent or mortgage payment (and condo fees)	\$ _____	\$ _____
Property taxes (municipal, school, water, etc.)	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Heat	\$ _____	\$ _____
Maintenance and repairs (service contracts)	\$ _____	\$ _____
Cable	\$ _____	\$ _____
Telephone (long distance)	\$ _____	\$ _____
Insurance (fire, liability, contents)	\$ _____	\$ _____
Transportation		
Car payment (loan, lease)	\$ _____	\$ _____
Gas and oil	\$ _____	\$ _____
Repairs and maintenance	\$ _____	\$ _____
Insurance and lisenca	\$ _____	\$ _____
Parking	\$ _____	\$ _____
Public transportation	\$ _____	\$ _____
Taxi	\$ _____	\$ _____
Medical & Dental		
Insurance (life & health premiums)	\$ _____	\$ _____
Expenses (prescription, optometrist, etc.)	\$ _____	\$ _____



Monthly Expenses _____ (name)

	Now	Adjusted
Living Expenses		
Groceries (food, personal care, cleaning)	\$ _____	\$ _____
Daily purchases (milk, bread)	\$ _____	\$ _____
Clothes	\$ _____	\$ _____
Child care	\$ _____	\$ _____
Books, subscriptions	\$ _____	\$ _____
Entertainment (meals, movies, dues, sports)	\$ _____	\$ _____
Spending money	\$ _____	\$ _____
Miscellaneous (haircuts, pet care)	\$ _____	\$ _____
Interests & Hobbies	\$ _____	\$ _____
Family (gifts, financial aid, etc.)	\$ _____	\$ _____
Vacation & Travel	\$ _____	\$ _____
Charitable Donations	\$ _____	\$ _____
Credit Payments (excluding mortgages)		
Loan(s)	\$ _____	\$ _____
Credit card(s)	\$ _____	\$ _____
Store financing	\$ _____	\$ _____
Other	\$ _____	\$ _____
Other Expenses		
Legal & accounting	\$ _____	\$ _____
Club/union dues	\$ _____	\$ _____
Alimony/child Support	\$ _____	\$ _____
Other	\$ _____	\$ _____
Contingency Fund		
Emergencies	\$ _____	\$ _____
Capital expenditures (appliances, car, etc.)	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Total Monthly Expenses	\$ _____	\$ _____



The Money Test

Couple: _____

Check the box(es) to indicate which partner the following statements apply to. If they apply to both, check both boxes. If neither, leave the boxes blank.

**Applies to
Him**

**Applies to
Her**

Creditors are always over-reacting.

I always look for the least expensive gift.

I can't resist a bargain.

I don't feel capable of handling my money.

I don't know exactly how much I owe on my credit cards.

I don't know how much money I have in the bank.

I don't reconcile my bank statement.

I feel uneasy when the telephone rings.

I have a hard time saving.

I lose valuable items.

I love having lots of money.

I love to shop.

I miss paying my bills on time.

I often compare my income/assets with others'.

I often pay for dinner for friends.

I often say, "I can't afford it."

I only pay the minimum amounts on my credit cards.

I put off buying because I'm sure I can get it cheaper.

I seldom give to charity.

I throw my financial statements in a drawer without looking at them.

I'm afraid I won't have enough money.

I'm always broke.

I'm very focused on saving.



If I enjoy what I do (like painting, fixing cars, sewing),
I don't charge for it.

If I want it, I buy it now.

Money is power.

Money isn't important.

People who have no savings are lazy and stupid.

The more credit I have, the better.

I divvy up the dinner bill, take the cash and put the bill on
my charge card.

It's important that I drive a nice car.

I'd like to buy a house one day.

Tell Us About Your Spouse!

1. How does your spouse spend their spending money every week?

His answer:

Her answer:

2. What does your spouse most enjoy doing when you make a date
together?

His answer:

Her answer:



3. What do you enjoy doing most in your spare time?

His answer:

Her answer:

4. What are the things that bug you most about your spouse?

His answer:

Her answer:

5. What are the things that you love most about your spouse?

His answer:

Her answer:

6. What are the chores or tasks your spouse hates doing most, or has been avoiding for far too long?

His answer:



Her answer:

7. What do you hope to gain from being a part of this series?

His answer:

Her answer:

8. What type of things have you been putting off because you just don't have the money for it? (eg. Dates, renovations, celebrations etc.)

His answer:

Her answer:

9. What have you always wanted but can't afford?

His answer:

Her answer:

10. Is there something you need to save for, but you're not?

His answer:

Her answer:



11. When would you like to retire?

His answer:

Her answer:

12. What would you like to do in your retirement?

His answer:

Her answer:

13. Do you like your home, or would you like to upgrade?

His answer:

Her answer:

14. When was the last time you took a family vacation? Do you have a dream vacation?

His answer:

Her answer:

15. If you had more money, what would be the first thing you would do?

His answer:

Her answer:

