■ CANADIAN PERSONAL NET WORTH STATEMENT

A comprehensive snapshot of your financial position

PERSONAL INFORMATION

Full Name: ____________ Date: ____________ Province: ____________

Address: ____________

City: ____________ Postal Code: ____________ SIN (optional): ____________

ASSETS — WHAT YOU OWN

LIQUID ASSETS

Chequing Account(s)	$ ____________
Savings Account(s)	$ ____________
TFSA – Tax-Free Savings Account	$ ____________
Cash & Cash Equivalents	$ ____________
Money Market Funds	$ ____________
Foreign Currency Holdings	$ ____________
SUBTOTAL — Liquid Assets	**$ ____________**

REGISTERED INVESTMENT ACCOUNTS

RRSP – Registered Retirement Savings Plan	$ ____________
RRIF – Registered Retirement Income Fund	$ ____________
RESP – Registered Education Savings Plan	$ ____________
LIRA / LRSP	$ ____________
FHSA – First Home Savings Account	$ ____________
Pension Plan (Defined Benefit – Commuted Value)	$ ____________
Pension Plan (Defined Contribution – Balance)	$ ____________
Group RRSP / Deferred Profit Sharing Plan	$ ____________
SUBTOTAL — Registered Accounts	**$ ____________**

NON-REGISTERED INVESTMENTS

Canadian Stocks & ETFs	$ ____________
U.S. & International Stocks / ETFs	$ ____________
Mutual Funds	$ ____________
GICs / Term Deposits	$ ____________
Bonds / Fixed Income	$ ____________
Cryptocurrency / Digital Assets	$ ____________
Options / Derivatives	$ ____________
Private Equity / Venture Investments	$ ____________
Business Ownership Interest	$ ____________

SUBTOTAL — Non-Registered Investments	**$ ____________**

REAL ESTATE & PROPERTY

Primary Residence (Market Value)	$ ____________
Vacation / Recreational Property	$ ____________
Rental / Investment Property	$ ____________
Commercial Real Estate	$ ____________
Undeveloped Land	$ ____________
SUBTOTAL — Real Estate	**$ ____________**

PERSONAL USE ASSETS

Vehicles (Cars, Trucks, RVs)	$ ____________
Boats / Watercraft / Aircraft	$ ____________
Jewellery & Precious Metals	$ ____________
Art, Collectibles & Antiques	$ ____________
Household Furnishings & Contents	$ ____________
Other Personal Assets	$ ____________
SUBTOTAL — Personal Assets	**$ ____________**

Life Insurance Cash Surrender Value	$ ____________
HSA / Employee Benefits Balance	$ ____________
Money Owed to You (Receivables / Loans)	$ ____________
Other Assets	$
TOTAL ASSETS	**$ ____________**

LIABILITIES — WHAT YOU OWE

SHORT-TERM LIABILITIES (Due within 1 year)

Credit Card Balances	$ ____________
Line of Credit – Personal (Outstanding Balance)	$ ____________
CRA Taxes Owing (Current Year)	$ ____________
Accounts Payable / Bills Outstanding	$ ____________
Student Loans (Current Portion)	$ ____________
Other Short-Term Debt	$ ____________
SUBTOTAL — Short-Term Liabilities	**$ ____________**

LONG-TERM LIABILITIES

Mortgage – Primary Residence (Balance Owing)	$ ____________

Mortgage – Rental / Investment Property	$ ______________
Home Equity Line of Credit (HELOC)	$ ______________
Car / Vehicle Loans	$ ______________
Student Loans (Long-Term Portion)	$ ______________
Business / Commercial Loans	$ ______________
RRSP Homebuyers' Plan Repayment Balance	$ ______________
RRSP Lifelong Learning Plan Repayment Balance	$ ______________
Personal Loans (Family / Friends)	$ ______________
Investment Loans (Leveraged Investing)	$ ______________
Other Long-Term Liabilities	$ ______________
SUBTOTAL — Long-Term Liabilities	**$ ______________**

TOTAL LIABILITIES	**$ ______________**

NET WORTH = Total Assets – Total Liabilities	**$ ______________**

KEY FINANCIAL RATIOS & GOALS

Debt-to-Asset Ratio (Total Liabilities ÷ Total Assets × 100)	$ ______________
Savings Rate (Monthly Savings ÷ Gross Income × 100)	$ ______________
Annual Income (Gross)	$ ______________
Annual Expenses (Total)	$ ______________
Emergency Fund Target (3–6 months expenses)	$ ______________
Next Net Worth Review Date	$ ______________

NOTES / ASSUMPTIONS

This template is for personal planning purposes only. Values are self-reported estimates. Consult a qualified financial advisor (CFP) for professional advice. All amounts in Canadian Dollars (CAD) unless noted. Information is confidential — store securely.

■ NET WORTH TRACKER — Year-Over-Year

Track your progress over time to measure financial growth

Date	Total Assets	Total Liabilities	Net Worth	Change ($)	Change (%)

CANADIAN FINANCIAL PLANNING TIPS

- Maximize your TFSA contribution room first — growth is completely tax-free.
- Contribute to your RRSP to reduce taxable income; withdraw strategically in retirement.
- The FHSA (First Home Savings Account) offers up to $40,000 tax-free for first-time buyers.
- Use an RESP to save for children's education — Ottawa matches 20% via CESG grants.
- Target an emergency fund of 3–6 months of expenses in a HISA or TFSA.
- Review your net worth at least annually, ideally every quarter.