Financial Planning Checklist

Client Information

Client Name:		**Date of Birth:**	
Address (City/Province):		**Email / Phone:**	
Date Completed:		**Marital Status:**	Single
Meeting Date:		**Primary Province (AB/BC):**	Alberta
Spouse Name:		**Date of Birth:**	

Purpose: This form helps you to prepare for your Financial Plan meeting. Collect information pertaining to your accounts, property, investments, expenses, and debts in preparation for completing your financial plan.

Section 1 — Assets & Holdings (What do you own?)

Check all that apply and gather documents to confirm the named owner(s), current value, institution where it is managed, beneficiary info, and balance owing against the asset (if any).

- ☐ **Real Estate Holdings**
- ☐ **Liquid Cash on Hand & Bank Accounts**
- ☐ **RRSP / RRIF / LIRA (Registered Retirement Accounts)**
- ☐ **TFSA / FHSA (Registered Savings Accounts)**
- ☐ **Non-Registered Investments**
- ☐ **Term Deposits / GICs / Low-Interest Savings**
- ☐ **Cash Value Life Insurance**
- ☐ **Business & Corporate Holdings (Including Used Equipment Asset Sale Benefits)**
- ☐ **Vehicles / RVs / Boats / Equipment**
- ☐ **Other Assets (metals, art/antiques, IP, crypto, receivables, etc.)**

Section 2 — Liabilities (What do you owe?)

Check all that apply and gather info about the lender, balance owing, interest rate, and monthly payment.

- ☐ **Mortgages on Real Estate Holdings**
- ☐ **Credit Cards and other Credit Products (Buy Now, Pay Later/BNPL, Point of Sale Installment Plans and Alternative Consumer Finance Credit)**
- ☐ **Private Personal Loans**
- ☐ **Student Loans**

Section 3 — Monthly Earnings & Income

Collect income data from all your sources of regular or monthly income.

- ☐ **Salaries**
- ☐ **Supplemental Income**
- ☐ **Dividends / Interest Earned**
- ☐ **Pensions**
- ☐ **Benefits**
- ☐ **Royalties**
- ☐ **Annuities**
- ☐ **Support Payments**
- ☐ **Other**

Section 4 — Cash Flow Snapshot

Complete all applicable categories. Use estimates where exact amounts are unknown.

Category	Monthly Amount ($)	Notes
Fixed Essentials		
Total Mortgage / Rent		
Property Taxes		
Home Insurance		

Vehicle Insurance		
Strata / Association Fees		
Utilities (Power, Gas, Propane, Water, etc.)		
Communication (Phone, Landline, Internet)		
Childcare / Fixed School Fees		
Alimony / Support Payments		
Other		
Other		
Variable Essentials		
Groceries / Household Supplies		
Fuel / Transportation		
Vehicle Maintenance (Oil Change, Cleaning, etc.)		
Medical / Prescriptions / Dental (Not Covered)		
Clothing / Personal Care		
Other		
Other		
Debt Repayments		
Credit Cards (Total Monthly Payments all Cards)		
Line of Credit		
BNPL / Installment / Consumer Debt Payments		
Student Loans		
Auto Loans		
Business Debt Payments (If Personally Paid)		
Savings and Investments		
Insurance Premiums (Whole Life/Term/Other)		
RRSP Contributions		
TFSA Contributions		
FHSA Contributions		
RESP Contributions		
Non-Registered Investments		
Emergency / Contingency Fund Contributions		
Other Savings		
Lifestyle and Discretionary		
Dining Out / Coffee / Drinks		
Subscriptions (Streaming, Apps, Magazines, etc.)		
Gym / Health Memberships		
Hobbies / DIY Expenses		
Travel		
Gifts / Donations		
Child Clubs and Activities		
Pet Expenses		

Other		
Other		
Other		
Irregular Expenses		
Renovation / Repairs		
Vehicle Maintenance (Tires, Repairs, etc.)		
Vet Expenses		
Quarterly / Annual Dues (Monthly Equivalent)		
Other		
Other		
Other		

Section 5 — Insurance & Risk Management

- ☐ Private Insurance
- ☐ Employer / Group Insurance

Section 6 — Estate & Legacy Planning (AB/BC)

Different provinces use different documents. Indicate which applies and whether it is current.

	CURRENT?
☐ Will (Last Will & Testament)	N/A
☐ Executor / Alternate Executor named	N/A
☐ Guardian(s) named for minor children	N/A
☐ Trustee(s) named for minor children / inheritance	N/A
☐ Enduring Power of Attorney	N/A
☐ Personal Directive (AB) / Representation Agreement (BC)	N/A
☐ Beneficiary designations reviewed (RRSP/TFSA/insurance/etc.)	N/A
☐ Joint ownership reviewed (JTWROS vs TIC) where relevant	N/A
☐ Business / corporate succession plan	N/A
☐ Digital assets / passwords plan	N/A

☐ Funeral / final arrangements documented N/A

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SAVE

Email completed form to Heritage Legacy Financial

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