



Relationship worksheet

Before setting on your sacred journey into a loving relationship, open communication and dialogue are the keys for a successful future together. As you begin your financial path as a couple, take a few moments to complete the following questionnaire. Be sure to share this information with your prospective spouse and ideally, book a time to complete the questionnaire together and allow sufficient time for open, non-judgmental dialogue. If you need assistance as a couple, seek the independent advice of a financial professional.

YOU

Partner

FINANCIAL DETAILS:

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1. current assets:

House: \$ _____
Car: \$ _____
Investments: \$ _____
RSPs: \$ _____
Other: \$ _____
Total: \$ _____ (A)

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House: \$ _____
Car: \$ _____
Investments: \$ _____
RSPs: \$ _____
Other: \$ _____
Total: \$ _____ (A)

2. current debts:

Mortgage: \$ _____
Loans: \$ _____
Credit cars: \$ _____
Other: \$ _____
Total: \$ _____ (B)

2. current debts:

Mortgage: \$ _____
Loans: \$ _____
Credit cars: \$ _____
Other: \$ _____
Total: \$ _____ (B)

3. net worth: (A minus B) \$ _____

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4. credit rating: _____

*you can obtain your credit rating from either
www.transunion.ca or www.equifax.ca*

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5. have you ever declared bankruptcy? _____

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6. current annual income: _____

6. current annual income: _____

7. future inheritances: _____

7. future inheritances: _____

8. other future income/payouts: _____

8. other future income/payouts: _____



YOU

Partner

FINANCIAL DETAILS continued:

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9. will we co-mingle our assets (share, and when possible, change to joint ownership)? _____

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If yes, what assets? (i.e. house, non-registered assets, existing bank accounts, etc.):

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10. will we open joint bank accounts? _____

10. will we open joint bank accounts? _____

11. will we have individual bank accounts? _____

11. will we have individual bank accounts? _____

12. who will primarily be in charge of the banking and bill paying? And what will be shared?

12. who will primarily be in charge of the banking and bill paying? And what will be shared?

13. will we create a pre-nuptial agreement? _____
when? _____

13. will we create a pre-nuptial agreement? _____
when? _____

14. do you have a Will?
will we create or update our Wills? _____
when? _____

14. do you have a Will?
will we create or update our Wills? _____
when? _____

15. do we have powers of attorney, personal directives and other important declarations? _____

15. do we have powers of attorney, personal directives and other important declarations? _____

16. do I (we) have a lawyer? _____

16. do I (we) have a lawyer? _____

17. when will we meet with a lawyer to cover questions 13 - 16? _____

17. when will we meet with a lawyer to cover questions 13 - 16? _____

18. will we take out life insurance? _____
when? _____

18. will we take out life insurance? _____
when? _____

19. will we name each other as beneficiaries (i.e. RSP accounts, pension plans, life insurance, etc.) _____

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YOU

Partner

FINANCIAL DETAILS continued:

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19. do I (we) have a financial advisor? _____

19. do I (we) have a financial advisor? _____

20. will we have joint financial advisors? _____

20. will we have joint financial advisors? _____

FAMILY:

FAMILY:

21. do we plan on having children? _____
if no, move to question #26
if yes, proceed with question #22

21. do we plan on having children? _____
if no, move to question #26
if yes, proceed with question #22

22. when? _____
how many? _____

22. when? _____
how many? _____

23. who will stay home with the children? _____
for how long? _____

23. who will stay home with the children? _____
for how long? _____

24. what income will be lost while raising your child or children? _____

24. what income will be lost while raising your child or children? _____

25. how will additional income be sought or expenses reduced?

25. how will additional income be sought or expenses reduced?

EDUCATION:

EDUCATION:

26. do either of us plan on furthering our education? _____
if no, move to question #30
if yes, proceed with question #27

26. do either of us plan on furthering our education? _____
if no, move to question #30
if yes, proceed with question #27

27. when? _____
for how long? _____

27. when? _____
for how long? _____



YOU

Partner

EDUCATION continued:

EDUCATION continued:

28. what income will be lost during this time? _____

28. what income will be lost during this time? _____

29. how will additional income be sought or expenses reduced?

29. how will additional income be sought or expenses reduced?

MAJOR PURCHASES:

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30. what are the major purchases we would like to plan for (i.e. house, car, vacations, investments, other):

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ITEM	AMOUNT	WHEN
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

ITEM	AMOUNT	WHEN
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

31. will we follow a monthly budget? _____

31. will we follow a monthly budget? _____

32. if yes, individually or as a couple? _____

32. if yes, individually or as a couple? _____

33. who will prepare & monitor the budget (individually or as a couple)? _____

33. who will prepare & monitor the budget (individually or as a couple)? _____



YOU

Partner

OTHER FACTORS:

OTHER FACTORS:

34. what was my overall experience with money as a child (poor, fair, excellent)? _____

34. what was my overall experience with money as a child (poor, fair, excellent)? _____

35. did my parents & family have an abundance of money or did we struggle? _____

35. did my parents & family have an abundance of money or did we struggle? _____

36. what did I learn from my family and parents about money that I would like to remember and expand:

36. what did I learn from my family and parents about money that I would like to remember and expand:

37. what did I learn from my family and parents about money that I would like to improve upon and possibly change:

37. what did I learn from my family and parents about money that I would like to improve upon and possibly change:

38. what is my current education and experience with money management, debt and assets?

38. what is my current education and experience with money management, debt and assets?

39. what steps do I need to make to increase my education and comfort level with money (i.e. read more books, seek professional financial assistance, etc.)

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YOU

Partner

GOALS:

GOALS:

40. what is my ANNUAL INCOME goal
in the next year: _____
in the next 3 years: _____
in the next 5 years: _____

40. what is my ANNUAL INCOME goal
in the next year: _____
in the next 3 years: _____
in the next 5 years: _____

41. what is my NET WORTH goal (how much would I
need to be worth to feel financially secure)?

41. what is my NET WORTH goal (how much would I
need to be worth to feel financially secure)?

42. what will I do in the future to help achieve my
financial goals (i.e. start a savings plan, take a course on
money management, start a budget, etc.)
today: _____
in the next month: _____
in the next 3 months: _____

42. what will I do in the future to help achieve my
financial goals (i.e. start a savings plan, take a course on
money management, start a budget, etc.)
today: _____
in the next month: _____
in the next 3 months: _____

43. when will I review my goals?
how often (monthly, quarterly) _____

43. when will I review my goals?
how often (monthly, quarterly) _____

44. will we review our goals as a couple? _____
if so, how often? _____
and if so, when? _____

44. will we review our goals as a couple? _____
if so, how often? _____
and if so, when? _____

Congratulations! As a new or established couple, you've taken a powerful first step. Examining your current financial picture and setting goals for the future will certainly support your likelihood for success. Discussing your financial goals and dreams together will create a nurturing environment for both parties to flourish with mutual support and clarity.

Schedule time together to review your changing goals and dreams to ensure that you're both on a path of accomplishment that balances your relationship. And remember to seek professional help. The services of a financial professional, lawyer, accountant and banker will make your journey together easier and more enjoyable.

**For more information, please visit:
www.KelleyKeehn.com or call us at 780.732.0144.
We'd love to hear from you!**