

## Your Money Story

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Rewriting your story so you can have a plan in place and change the narrative.

1. What phrases are you telling yourself?

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2. Rewrite the phrases to remove shame and take back your control.

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(If you are married/common-law, please complete questions 3-5. If you are single, please proceed to question 6.)

3. Do you have joint accounts? If not, why?

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4. Are you both involved in the money conversations?

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5. Discuss how you can design a safe place to have conversations.
- Allow each individual to feel safe in discussing past decisions, mistakes and accomplishments.
  - Draw the other partner into the conversations by encouraging him/her to ask questions and provide feedback.
  - Agree to be more open about money; discuss goals and agree on a WHY that you can work towards together.
  - Set aside monthly/weekly date nights to discuss your money story
  - Promise to communicate rather than fight
  - Be vulnerable in expressing boundaries and be respectful of each other's need for boundaries

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6. Write down two people you can work with in your money story. Write down what items you would feel comfortable sharing with them and how you anticipate they could support you in this area.

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7. What is your WHY?

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8. Do you know what your take home pay is? This is the money you receive in your bank account after taxes, CPP, EI, Employee Benefits, etc.

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## Your Current Location

In order to move forward, you need to know your location so you can plan where you need to go.

### What do you have?

<b>Bank Account:</b>	<b>Balance:</b>
<b>Bank Name:</b>	
<b>Bank Name:</b>	
<b>Bank Name:</b>	
<b>Savings Bank Account:</b>	
<b>Total:</b>	

\* If you work with multiple banks, are you able to tell me a good reason for every account and bank. In this process we want to simplify your life which starts with reducing the amount of accounts you are looking after.

<b>Investments Accounts:</b>	<b>Balance:</b>
<b>Non-Registered Account:</b>	
<b>Tax Free Savings Account:</b>	
<b>Registered Retirement Savings Account:</b>	
<b>Locked In Registered Retirement Savings Account:</b>	
<b>Registered Education Savings Plan:</b>	
<b>Total:</b>	

<b>Emergency Fund:</b>	
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**What do you owe?**

<b>Debt:</b>	<b>Balance:</b>	<b>Monthly Payment</b>	<b>Interest Rate*</b>
<b>Mortgage:</b>			
<b>Line of Credit:</b>			
<b>Credit Card Debt:</b>			
<b>Credit Card Debt:</b>			
<b>Car Payment:</b>			
<b>2nd Car - Car Payment:</b>			
<b>Boat Payment:</b>			
<b>RV/Trailer Payment:</b>			
<b>Total:</b>			

\*Interest Rate is the percentage you are paying the lender to borrow the money. For example your mortgage rate may be around 2%, your line of credit might be around 8%, your credit card might be around 18%.

**Questions to ask yourself as you go through this exercise:**

**Do you carry a balance on your credit card or pay it off each month?**

**Do you have an emergency fund (enough money saved to cover 3-6 months of expenses)?**

**Do you have investments and debt (excluding your mortgage)?**