

Spring Clean Your Finances: Self-Audit Worksheet

1. General Information

Name: _____

Date: _____

Current Age: _____ Target Retirement Age: _____

2. Financial Goals & Objectives Review

List your top 3 short-term financial goals:

1. 1. _____
2. 2. _____
3. 3. _____

List your top 3 long-term financial goals:

4. 1. _____
5. 2. _____
6. 3. _____

1. Subscriptions & Recurring Expenses

Review recent bank and credit card statements. List any subscriptions or recurring payments to cancel or reevaluate:

1. _____
2. _____
3. _____

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4. _____

5. _____

2. Spending Patterns

Are there categories where your spending is consistently higher than expected?

Opportunities to reduce expenses and increase savings or investments:

3. Income & Expenses Review

Monthly Income (after tax): \$ _____

Total Monthly Expenses: \$ _____

Are you living within your means? ☐ Yes ☐ No

Is your income predictable or variable? How does that affect your ability to save or pay down debt?

4. Debt & Credit Status

List all outstanding debts (credit cards, loans, etc.):

Debt 1: _____

Debt 2: _____

Debt 2: _____

Credit Score (if known): _____

Which debts are high-interest and should be prioritized?

5. Savings & Investments

Emergency Fund: ☐ Established ☐ Not Established

Monthly Contribution to Savings: \$_____

Investment Accounts (RRSP, TFSA, RESP, RDSP, etc.):

6. Insurance & Estate Planning

Do you have life insurance? ☐ Yes ☐ No

Do you have a will? ☐ Yes ☐ No

Do you have a power of attorney? ☐ Yes ☐ No

7. Opportunities for Improvement

Identify three areas where you can improve your financial health:

7. 1. _____
8. 2. _____
9. 3. _____

6. Take One Small Step

What is one small, manageable action you can take today to improve your credit health?

- _____

Examples: Pay down a small balance, set up automatic payments, dispute an error, etc.

8. Action Plan & Follow-Up

Next Steps:

Schedule your next self-audit: _____

7. Reflection & Next Steps

What did you learn from this audit?

What will you do next to improve your finances?

Date for next self-audit: _____