

# Spring Clean Your Finances: Self-Audit Worksheet

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## 1. General Information

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Current Age: \_\_\_\_\_ Target Retirement Age: \_\_\_\_\_

## 2. Financial Goals & Objectives Review

List your top 3 short-term financial goals:

1. \_\_\_\_\_
2. \_\_\_\_\_
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?

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## 5. Savings & Investments

Emergency Fund:  Established  Not Established

Monthly Contribution to Savings: \$ \_\_\_\_\_

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

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## 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.

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## 8. Action Plan & Follow-Up

Next Steps:

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Schedule your next self-audit: \_\_\_\_\_

## 7. Reflection & Next Steps

What did you learn from this audit?

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What will you do next to improve your finances?

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Date for next self-audit: \_\_\_\_\_