

Liquidity

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At present, how would you deal with a *financial emergency*?

 Cash savings

 Borrow

 Sell Assets

Borrow from where: _____

Which assets: _____

At present, how would you deal with an *investment opportunity*?

 Cash savings

 Borrow

 Sell Assets

Borrow from where: _____

Which assets: _____

(Descriptions include: emergency fund, liquidity fund and other)

Description	Purchase amount	Indexing	Start savings	Purchase date	Linked assets
		y / n + ___%	mm/ dd/ yyyy	mm/ dd/ yyyy	

Major purchase goal

(Descriptions include: car, boat, cottage, vacation, downpayment and other)

Description	Cost	Indexed	Purchase date	Initial investment	Start savings	Stop savings	Return date	Average tax rate
		y / n + ___%	mm/ dd/ yyyy		mm/ dd/ yyyy	mm/ dd/ yyyy		

Education savings

Is it your intention to assist your children with their cost of education? _____

Annual education costs indexing: _____%

Assumed return rate for RESP: _____%

Member	Current age	Education start age	Annual education cost	Number of years of need	Linked assets

*Return rate: I=Interest, D=Dividend, CG =Capital gains and D =Deferred growth

**Asset availability: D=First death, R=Retirement E=Estate

Notes