

One of the most important parts of our job is to ensure that any product presented to you is suitable<sup>1</sup> based on your needs and circumstances. Suitability is more than “do you qualify?” – it’s a more holistic look at your finances to determine not only what you qualify for, but what you can comfortably afford.

Please complete this form to the best of your ability. *This form is also available as an excel spreadsheet.*

<b>INCOME</b> (as of today's date)	
Wages/Salary	
Net income from Self-Employed	
Tips	
Spousal/Parental Support	
Rental Income	
Investment Income	
Other	
Other	
<b>Total INCOME</b>	

<b>SAVINGS</b>	<i>Budget</i>
Emergency Fund	
Transfer to Savings	
Retirement (RRSP, TFSA, etc.)	
Investments	
College/Education Fund (RESP)	
Other	
Other	
Other	
<b>Total SAVINGS</b>	

<b>HOME EXPENSES</b>	<i>Budget</i>
Mortgage/Rent	
Property Taxes	
Home Insurance	
Electricity	
Gas/Oil	
Water/Sewer/Trash	
Phone/Internet	
Cable/Satellite	
Furnishings/Appliances	
Lawn/Garden	
Maintenance	
Improvements	
Other	
<b>Total HOME EXPENSES</b>	

<b>OBLIGATIONS</b>	<i>Budget</i>
Car Loan/Lease	
Student Loan #1	
Student Loan #2	
Other Loan	
Credit Card #1	
Credit Card #2	
Credit Card #3	
Spousal/Parental Support	
Federal Taxes	
Provincial/Local Taxes	
Life Insurance	
Bank and Other Financial Fees	
Other	
<b>Total OBLIGATIONS</b>	

<sup>1</sup> Ontario Regulation 188/08, section 24, Duty re suitability of mortgage for customer



<b>DAILY LIVING</b>	<i>Budget</i>
Groceries	
Dining/Eating Out	
Clothing	
Cleaning Services	
Dry Cleaning	
Personal Care	
Discretionary #1	
Discretionary #2	
<b>Total DAILY LIVING</b>	

<b>CHILDREN</b>	<i>Budget</i>
Daycare Costs	
Additional Babysitting Costs	
Clothing	
School Tuition	
School Lunch	
School Supplies/Field Trips	
Other	
Other	
<b>Total CHILDREN</b>	

<b>TRANSPORTATION</b>	<i>Budget</i>
Fuel for Auto	
Auto Insurance	
Auto Repairs	
Registration/Licenses	
Bus/Taxi/Train Fare	
Other	
<b>Total TRANSPORTATION</b>	

<b>ENTERTAINMENT</b>	<i>Budget</i>
Music	
Games	
Movies/Concerts/Plays	
Hobbies	
Toys/Gadgets	
Other	
<b>Total ENTERTAINMENT</b>	

<b>HEALTH/FAMILY</b>	<i>Budget</i>
Health/Medical Insurance	
Doctor/Dentist	
Medicine/Drugs	
Chiropractor/Massage/Physio	
Other	
<b>Total HEALTH/FAMILY</b>	

<b>PETS</b>	<i>Budget</i>
Food	
License/Registration	
Medical/Vet	
Toys/Supplies	
Other	
<b>Total PETS</b>	

<b>ORGANIZED ACTIVITIES</b>	<i>Budget</i>
Music Lessons	
Sport League Registrations	
Tutors	
Other	
<b>Total ORGANIZED ACTIVITIES</b>	

<b>SUBSCRIPTIONS</b>	<i>Budget</i>
Newspaper	
Magazines	
Dues/Memberships	
Other	
<b>Total SUBSCRIPTIONS</b>	



<b>CHARITY/GIFTS</b>	<i>Budget</i>
Gifts Given	
Charitable Donations	
Religious Donations	
Other	
<b>Total CHARITY/GIFTS</b>	

<b>VACATION</b>	<i>Budget</i>
Travel	
Lodging	
Food	
Other	
<b>Total VACATION</b>	

<b>MISCELLANEOUS</b>	<i>Budget</i>
Item # 1	
Item # 2	
Item # 3	
<b>Total MISCELLANEOUS</b>	

<b>MONTHLY BUDGET SUMMARY</b>	
	<i>Budget</i>
Total Income	
Less Total Expenses	
<b>MONTHLY NET</b>	

**The information I have provided in this form is accurate, to the best of my knowledge, and I understand that it will assist in the determination of the overall affordability of this mortgage.**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

*Where Applicable: I understand that the mortgage I/we are asking you to arrange may not be affordable for our current lifestyle, and that changes to discretionary spending may be required.*

\_\_\_\_\_  
*Borrower Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Borrower Signature*

\_\_\_\_\_  
*Date*