FMB EMPIRES / FREE PRACTICAL WORKSHEET

Money Clarity

Organize your next financial step before choosing a financial product or investment.

1. What am I working toward?

My most important money goal right now: _____

When might I need this money? _____ Why does this goal matter to me? _____

2. Get a simple snapshot

Monthly take-home income: $_____ Essential monthly costs: $_____

Minimum debt payments: $_____ Savings / cash buffer: $_____

Upcoming costs or dates I need to plan for: _____

3. Before I invest, check the basics

[ ] I understand the goal and time horizon for this money.

[ ] I have considered high-interest debt and unexpected expenses.

[ ] I understand that investments can fall in value and I could lose money.

[ ] I will check fees, risks, diversification, and whether the product is registered in Canada.

[ ] I will pause if I feel rushed, promised a guaranteed return, or asked to keep it secret.

4. Pick one next step

The one thing I will do next: _____

A reliable source or qualified professional I can consult: _____

I will take this step by: _____ Review date: _____

Educational worksheet only - not financial, investment, tax, or legal advice. It does not recommend any security, fund, account, broker, or strategy. Investing involves risk, including possible loss of principal. Check current Canadian rules and fees, and consider a qualified, appropriately registered professional for advice about your situation.