



First-Time Home Buyer Worksheet

Let's Understand Your Numbers

Congratulations on taking the first step toward home ownership. The purpose of this worksheet is to help us understand your current financial picture, identify available first-time home buyer programs, and create a personalized roadmap to home ownership.

Please complete the following information as accurately as possible.

Section 1: Down Payment & Available Funds

Savings & Investments

Source	Amount
Chequing Account	\$
Savings Account	\$
TFSA	\$
FHSA	\$
RRSP	\$
GICs	\$
Investments	\$
Other	\$

Total Available Funds Today

\$

Gifted Down Payment

Do you have access to gifted funds from an immediate family member?

- Yes No

If yes, estimated amount: \$ _____

Relationship to donor: _____

Additional Funds Expected

- Bonus Tax Refund Sale of Investments
 Sale of Vehicle Other

Description:

Estimated Amount: \$ _____

Total Potential Down Payment Available \$ _____

Section 2: Borrower 1 — Employment & Income

Name:

Employer:

Position:

How long have you worked with this employer?

- Less than 1 Year 1–2 Years 2–5 Years 5+ Years

Years in this industry:

Income Type

- Salary Hourly Salary + Bonus
 Salary + Commission Commission Contract
 Pension Self-Employed Other

Income Information

Most Recent T4 Income:

\$

Current Annual Income:

\$

Hourly Rate (if applicable):

\$

Average Hours Per Week:

Income Changes

Has your income changed during the past two years?

- No Yes

Examples: new employer, promotion, hourly to salary, added commission, added bonus, became self-employed.

Please explain:

Additional Income

- | | | |
|--|----------------------------------|--|
| <input type="checkbox"/> Overtime | <input type="checkbox"/> Bonus | <input type="checkbox"/> Commission |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Pension | <input type="checkbox"/> Child Tax Benefit |
| <input type="checkbox"/> Other | | |

Annual Amount: \$ _____

Income Tax Information

Have you filed your most recent tax return? Yes No

Did you owe income taxes? Yes No

Has the balance been paid? Yes No

Do you have a CRA payment arrangement? Yes No

If yes, amount owing: \$ _____

Current CRA Balance: \$ _____

Monthly Payment: \$ _____

Self-Employment & Business Ownership

Do you own 25% or more of a business?

Yes No

If yes — Business Name:

Nature of Business:

Industry:

Ownership Percentage (%):

Year Business Started:

Business Structure

Sole Proprietorship Partnership Corporation

Gross Annual Revenue:

\$

Net Annual Income:

\$

Income Received As

Salary Dividends Owner Draws Combination

Section 3: Borrower 2 — Employment & Income

(Complete if applicable)

Name:

Employer:

Position:

How long have you worked with this employer?

- Less than 1 Year 1–2 Years 2–5 Years 5+ Years

Years in this industry:

Income Type

- Salary Hourly Salary + Bonus
 Salary + Commission Commission Contract
 Pension Self-Employed Other

Most Recent T4 Income:

\$

Current Annual Income:

\$

Has your income changed during the past two years?

- Yes No

Please explain:

Income Tax Information

Have you filed your most recent tax return?

Yes No

Did you owe income taxes?

Yes No

Has the balance been paid?

Yes No

Amount Owing:

\$

Self-Employment & Business Ownership

Do you own 25% or more of a business?

Yes No

If yes — Business Name:

Nature of Business:

Industry:

Ownership Percentage (%):

Year Business Started:

Gross Revenue:

\$

Net Income:

\$

Section 4: Current Debts & Financial Obligations

Debt Type	Balance	Monthly Payment
Credit Card #1	\$	\$
Credit Card #2	\$	\$
Line of Credit	\$	\$
Student Loan	\$	\$
Car Loan	\$	\$
Car Lease	\$	\$
Personal Loan	\$	\$
RRSP Loan	\$	\$
Other	\$	\$

Additional Obligations

Child Support	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Amount: \$	_____
Spousal Support	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Amount: \$	_____
Existing Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No	Monthly Payment: \$	_____
		Outstanding Balance: \$	_____

Section 5: Your Home Buying Goals

When are you hoping to purchase?

- Immediately Within 3 Months Within 6 Months
 Within 12 Months Just Exploring Options

Desired Purchase Location(s):

What monthly payment would feel comfortable for your household? \$ _____

What questions or concerns do you have about purchasing your first home?

Next Step

Once completed, we'll review your information and provide:

- ✓ Estimated Purchase Budget
- ✓ Available First-Time Home Buyer Programs
- ✓ Down Payment Requirements
- ✓ Estimated Monthly Payments
- ✓ Personalized Home Buyer Roadmap

Return your completed worksheet to Nicole by email.



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