

_____ (Name of Court)
at _____ (Court office address)

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed

Instructions for completing this Form 13.1 Financial Statement

FYI: Instructions regarding completion of this form are in Times Roman 12 font. The official form is in an Arial font and varying Arial font sizes. We suggest that you make a photocopy of this form, then do your rough work in pencil, and transfer final numbers to your good copy. Please print neatly and clearly in dark pen on your good copy; complete all applicable checkboxes. There is no need to do any mathematics.

Complete financial disclosure is now a prerequisite to the settlement of any family law case. The *Family Law Act*, and its interpretation by our Courts, leaves no uncertainty in this respect. Any agreement can be set aside if a party has failed to truthfully and accurately disclose his or her financial position.

To this end, the rules of the Court require completion of the Financial Statement, either Form 13.1 (support and property claims) or Form 13 (support claims only). This form must show information that is complete, correct, and up to date. It is important to remember that the Financial Statement is a sworn document, just like an affidavit. When you sign this completed document, you are giving evidence in the same manner as if you were in Court. An incorrect, incomplete or misleading Financial Statement, in addition to affecting the validity of any agreement, can adversely affect your credibility in the eyes of the other side in reaching a settlement, and in the eyes of the Court in rendering a decision.

IMPORTANT: If any significant information or numbers change, you must advise us immediately. The Family Law Rules provide that information in any Financial Statement that is more than 30 days old must be updated at least 7 days (4 days if you are the responding party) before any case conference, settlement conference, motion or trial.

The Financial Statement Form 13.1 or Form 13 forms the basis for the determination of each party's present income position and income potential, present and proposed standards of living, and net family property.

All information contained in your Financial Statement must be substantiated by other documentation, or at the very least, you must be able to explain how the figures were determined. You should retain, gather and organize all receipts, utilities bills, cancelled cheques, bank account statements, credit card statements, RRSP statements, investment account statements, line of credit statements, property or business valuations, estimates, and all other substantiating documentation, and provide copies to us at our request.

Applicant(s)

<p><i>Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).</i></p>	<p><i>Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).</i></p>
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Respondent(s)

<i>Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).</i>	<i>Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).</i>
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INSTRUCTIONS

- USE THIS FORM IF:
 - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
 - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.
- DO NOT USE THIS FORM AND INSTEAD USE FORM 13 IF:
 - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.

1. **My name is** *(full legal name)*

I live in *(municipality & province)*

and I swear/affirm that the following is true:

My financial statement set out on the following *(specify number)* pages is accurate to the best of my knowledge and belief and sets out the financial situation as of *(give date for which information is accurate)*

For

Check one or more boxes, as circumstances require.

Me

the following person(s): *(Give name(s) and relationship to you.)*

NOTE: *When you show monthly income and expenses, give the current actual amount if you know it or can find out. To get a monthly figure you must multiply any weekly income by 4.33 or divide any yearly income by 12.*

All Income and Money Received, Monthly

Income is intended to be current income (whether taxable or not). In other words, the preferred way to disclose income is to list income for the next twelve-month period. Unfortunately, this may be difficult to do, particularly if you are non-salaried, and your income fluctuates from year to year. Therefore, depending on the sources and the time of year the statement is prepared, it may be only be possible to use last year’s numbers.

Please be sure that you complete the dates of the 12-month time period below.

All income from any source must be included, including gifts, capital gains, income from employment, interest or dividends from shares or investment certificates, voluntary or indirect support from other members of your family or from friends or a common law partner, Canada Child Tax Benefits received, Universal Child Care Benefits received, support payments actually received and estimate of Income Tax Refund, if applicable.

Note that Canada Child Tax Benefit (“CCTB”) amounts may change once the Canada Revenue Agency (“CRA”) is notified of the divorce or separation. Usually, the CCTB amount increases because the family income is reduced.

Please make sure that you are inputting **monthly** amounts only. If you are paid weekly, please multiply by 4.33 to get a monthly equivalent. Alternatively, ensure that you indicate if a payment is made other than monthly, so that we will know to do the necessary conversion to a monthly figure. Do NOT add or total this or any other section.

If you earn overtime income, but only on a sporadic basis, you should still include the overtime income but you should estimate the overtime income. Bonuses and commissions should also be handled in this manner.

For any item that is an estimate and not an accurate and fixed figure, please place "(estimate)" under the Category and explain why the item can only be estimated.

Copies of your Income Tax Returns and all attachments for the last three taxation years, and any Notices of Assessment or Reassessment for those years must be provided to us with this completed draft Financial Statement. If you do not have copies, you will be required to sign a direction to the Canada Revenue Agency to obtain copies. The working copy of your income tax return would also be helpful.

If you are preparing a new personal income tax return before this matter is over, please forward it to us as well.

You must also provide proof of your current income, to be attached to this Financial Statement. Please provide us with your most recent pay cheque stub, employment insurance stub, worker’s compensation stub, pension stub, or any other proof of income. If you are self-employed, please provide a copy of your financial statements for the past three years.

PART 1: INCOME

for the 12 months from (date) to (date)

Include all income and other money that you get from all sources, whether taxable or not. Show the gross amount here and show your deductions in Part 3.

CATEGORY		Monthly
1.	Pay, wages, salary, including overtime <i>(before deductions)</i>	
2.	Bonuses, fees, commissions	
3.	Social assistance	

4.	Employment insurance	
5.	Workers’ compensation	
6.	Pensions	
7.	Dividends	

8.	Interest	
9.	Rent, board received	
10.	Canada Child Tax Benefit	
11.	Support payments actually received	
12.	Income received by children	
13.	G.S.T. refund	
14.	Payments from trust funds	
15.	Gifts received	
16.	Other (<i>Specify.</i>)	
	Capital gains	

	Overtime	
	Universal Child Care Benefit	
	Disability Benefits	
	RRSP withdrawals	
	Royalties	
	Any other income (provide source and details)	
17.	INCOME FROM ALL SOURCES	

Notes:

Other Benefits, Monthly

The column, "Monthly Market Value", sets out those benefits that you have NOT had to pay for yourself. This might include the use of a company car, free room and board, dental, life insurance, vision, drug and/or extended health care plans, a sports club membership, a company loan at low or no interest, a meal allowance, a cell phone, a blackberry, a parking pass, stock options etc.

Most benefits are taxable and their value can be obtained from last year's T4 slip or your payslip. A reasonable estimate of the value should be made for non-taxable benefits.

PART 2: OTHER BENEFITS

Show your non-cash benefits – such as the use of company car, a club membership or room and board that your employer or someone else provides for you or benefits that are charged through or written off by your business.

ITEM	DETAILS	Monthly Market Value
18. TOTAL		

GROSS MONTHLY INCOME AND BENEFITS (Add [17] plus [18].)

19. _____

PART 3: AUTOMATIC DEDUCTIONS FROM INCOME

for the 12 months from (date) to (date)

TYPE OF EXPENSE		Monthly			
20.	Income tax deducted from pay			Canada Savings Bonds deductions	
21.	Canada Pension Plan "CPP"			RRSP payroll deductions	
22.	Other pension plans			Child or spousal support deductions	
23.	Employment insurance "EI"			Other (provide details)	
24.	Union or association dues				
25.	Group insurance				
26.	Other (Specify.)		27.	TOTAL AUTOMATIC DEDUCTIONS	

28. NET MONTHLY INCOME (Do the subtraction: [19] minus [27].)

Total Expenses, Monthly

"Total Expenses" represents your current expenses (or your best estimate of your expenses where you cannot ascertain the actual amounts) over the most current 12 months. Note that there is no "right" or "wrong" and do not be concerned about how your expenses "look". Do be accurate and truthful.

If you have separated relatively recently, these expenses should be based on your standard of living at the time of separation. If the separation was some time ago, these expenses are based on your present standard of living.

Reviewing previous bills, receipts, cheque registers, credit card statements, etc. should assist you in figuring out what your expenses are. If the children are living with you, please include their expenses in with yours, as appropriate.

If you have an expense that does not fall into a category, please be sure to list it under the appropriate heading under "Other". If you do not include this expense, you may not get credit for it as an expense when your amount of support received or support paid is determined.

If your spouse is paying or paid for certain expenses, put this expense into your financial statement but place an " * " (asterisk), or "(paid by spouse)" or an "H" (Husband) or "W" (Wife) beside those expenses under "Type of Expense".

If you are living in new accommodation at the time you are completing this financial statement, then we suggest that you use the new accommodation expenses, and all other expenses that you have continued to incur should also be included in your expense list, with appropriate explanations.

Some expenses do not occur regularly. Car repairs and clothing expenses are such expenses. Please make your best possible estimate and insert it in the appropriate column. For example, you might take your last six months' bills and average them out on a monthly basis.

It is important to keep an accurate record from now on and to keep receipts that are collected for all expenses. We may need to provide these to your spouse's solicitor on cross-examination or at trial in order to verify your expenses.

If you are estimating the amount of a particular expense, or if you have calculated a global figure for a particular expense, and have made a list in order to come up with the estimated or global figure, please keep this working list in order that you will be able to explain, if necessary, how you calculated the amounts. We may also want to include the breakdown of a particular expense in notes to be attached to the Financial Statement.

NEVER inflate your expenses; please keep them accurate. Once the form is completed, please review your expenses carefully to determine whether in fact they are correct. Always keep in mind that your spouse's solicitor may cross-examine you in the future and if it turns out you have exaggerated your expenses, the Court may wonder whether you exaggerate all the time and begin to doubt you in other areas of your testimony.

According to the Child Support Guidelines, proper budgets may be required under certain special situations.

If necessary, we will request that you complete a "Proposed Budget". If required, the Proposed Budget may be found at the end of this form. A Proposed Budget may also be required if your current budget does NOT accurately reflect your accustomed standard of living or your expenses are going to be changing in the future (i.e. you propose to move to another residence after your final settlement). The Proposed Budget must also avoid exaggeration. It is very helpful to include notes indicating the reasons for any changes from the amounts reflected under current expenses that are not self-evident. These notes should contain all necessary details.

Please note that if you are not going to change your residence, your fixed expenses should remain the same. However, your expenses for food, toiletries, sundries, etc. will change, as you will not be including expenses for your spouse and/or children (if they are not living with you).

You will see that some expense categories overlap. For example, “Groceries”, “General household supplies”, and “Hairdresser, barber & toiletries” tend to overlap; and “Entertainment & recreation” and “Vacation” also tend to overlap. It does not matter where an expense that fits several categories is listed, provided that you do **not** double count the expense.

If you are self-employed, similarly ensure that expenses are not double counted. Expenses put through your business (and thereby already reflected in your *net* income from self-employment) should not be reflected again on the Financial Statement unless they are in fact personal expenses charged back to you by the business. Some expenses that may risk being double counted include some housing expenses if a portion of your home is used for business, cell phone, “Meals outside home”, “Car loan payments”, “Gasoline & oil”, “Parking”, “Entertainment & recreation” and “Gifts”.

If necessary, we may also request that you complete a “Children’s Budget”. If required, the Children’s Budget may be found at the end of this form. A Children’s Budget should be completed if you are proposing a shared custody situation, a child is 18 years or over, if one parent stands in loco parentis (in the place of), if undue hardship is claimed, if the payor’s income is greater than \$150,000, or if you are claiming more than the Table amount or believe you should pay less than the Table amount specified in the Child Support Guidelines.

PART 4: TOTAL EXPENSES

for the 12 months from (date) to (date)

Note: This part must be completed in all cases. You must set out your TOTAL living expenses, including those expenses involving any children now living in your home. This part may also be used for a proposed budget. ~~To prepare a proposed budget, photocopy Part 4, complete as necessary, change the title to “Proposed Budget” and attach it to this form.~~

TYPE OF EXPENSE		Monthly
Housing		
29.	Rent / Mortgage	
30.	Property taxes & municipal levies	
31.	Condominium fees & common expenses	
32.	Water	
33.	Electricity & heating fuel	
34.	Telephone	
	Cell phone / Blackberry	
35.	Cable television & pay television	
	Internet	
36.	Home insurance	
37.	Home repairs, maintenance, gardening	
	Pool maintenance	
	Snow removal	
	Alarm and security	
	Recreational Property expenses (re: cottage, chalet, Florida property, timeshare, etc.)	
	Other (provide details)	

Sub-total of items [29] to [37]		
Food, Clothing and Transportation		
38.	Groceries	
39.	Meals outside home	
40.	General household supplies	
41.	Hairdresser, barber & toiletries	
42.	Laundry & dry cleaning	
43.	Clothing	
44.	Public transit	
45.	Taxis	
46.	Car insurance	
47.	Licence	
48.	Car loan payments	
49.	Car maintenance and repairs	
50.	Gasoline & oil	
51.	Parking	
	Car lease payments	
	Pet expenses	
	Housekeeper / Cleaning Service	
	Boat or other recreational vehicles	
	Motor league membership	
	Costs of access transportation	
	Other (provide details)	

Sub-total of items [38] to [51]		
Health & Medical <i>(do not include child(ren)'s expenses)</i>		
52.	Regular dental care	
53.	Orthodontics/special dental care	
54.	Medicine & drugs	
55.	Eye glasses or contact lenses	
56.	Life or term insurance premiums	
	Non-prescription drugs	
	Deductible plan amount or Blue Cross	
	Vitamins	
	Health care aids	
	Counselling	
	Other (provide details)	
Sub-total of items [52] to [56]		
Child(ren) * <i>may be considered "Special or Extraordinary Expenses" under the Child Support Guidelines</i>		
57.	School activities <i>(field trips, etc.)</i> *	
58.	School lunches *	
59.	School fees, books, tuition, etc. <i>(for children)</i> *	
60.	Summer camp *	
61.	Activities <i>(music lessons, clubs, sports)</i> *	
62.	Allowances *	
63.	Baby sitting *	
64.	Day care *	
65.	Regular dental care *	
66.	Orthodontics/special dental care *	
67.	Medicine & drugs *	
68.	Eye glasses or contact lenses *	
	Particular educational needs (eg. private tutoring) *	
	Medical and dental insurance premiums for children (not already included above) *	
	Other health expenses for children (not already included above) *	
	Post secondary fees, tuition, books, living expenses, etc. *	
	Religious school *	

	Other (provide details)	
Sub-total of items [57] to [68]		
Miscellaneous and Other		
69.	Books for home use, newspapers, magazines, videos, compact discs	
70.	Gifts	
71.	Charities	
72.	Alcohol & tobacco	
73.	Pet expenses	
74.	School fees, books, tuition, etc.	
75.	Entertainment & recreation	
76.	Vacation	
77.	Credit cards <i>(but not for expenses mentioned elsewhere in the statement)</i>	
78.	R.R.S.P. or other savings plans	
79.	Support actually being paid in any other case	
80.	Income tax and <i>Canada Pension Plan</i> <i>(not deducted from pay)</i> <i>(consider income tax arising out of capital gains, dividends, RRSP withdrawals, accrued income from bonds, attributed income from mutual funds, etc.)</i>	
81.	Other <i>(Specify.)</i>	
	Professional dues	
	Private club dues	
	Safety deposit box	
	Annual banking or credit card fees	
	Lawyer's fees	
	Accountant's fees	
	Other professional fees	
	Tax arrears	
	Home office supplies (eg. paper, printer cartridges, etc.)	
	Photographs	
	Other (provide details)	
Sub-total of items [69] to [81]		
82.	Total of items [29] to [81]	

SUMMARY OF INCOME AND EXPENSES

Net monthly income (item [28] above) =

Subtract actual monthly expenses (item [82] above) -

ACTUAL MONTHLY SURPLUS / (DEFICIT) =

NOTE: There is no need to do any mathematical totalling in this document; we will do it for you.

NOTE: Actual Monthly Surplus or Deficit = Monthly Income + Monthly Other Benefits – Monthly Total Expenses.

The preceding income and expenses information should establish or come close to establishing your need for support or ability to pay support as the case may be.

If, when totalled by us, you show a surplus or a deficit of more than \$100, please be prepared to explain.

For example, if you are running a deficit, you will be required to explain how this is being financed. There are a number of ways to explain a deficit:

1. You are borrowing money to finance your living expenses;
2. You are spending your savings;
3. There is income which has not been listed in this Financial Statement, perhaps money given to you by your family or a close friend;
4. You have exaggerated or the figures are not accurate; and/or
5. You have experienced a recent loss of income (or are very recently separated) and have not yet been required to pay certain annual expenses such as insurance or realty taxes, that usually require a loan (or that were formerly paid by your spouse).

Notes:

PART 5: OTHER INCOME INFORMATION

1. I am employed by *(name and address of employer)*

 self-employed, carrying on business under the name of *(name and address of business)*

 Unemployed since *(date when last employed)*
2. I attach the following required information *(if you are filing this statement to update or correct an earlier statement, then you do not need to attach income tax returns that have already been filed with the court):*
 - a copy of my income tax returns that were filed with the Canada Revenue Agency for the past 3 taxation years, together with a copy of all material filed with the returns and a copy of any notices of assessment or re-assessment that I have received from the Canada Revenue Agency for those years; or
 - a statement from the Canada Revenue Agency that I have not filed any income tax returns for the past 3 years; or
 - a direction in Form 13A signed by me to the Taxation Branch of the Canada Revenue Agency for the disclosure of my tax returns and assessments to the other party for the past 3 years.

I attach proof of my current income, including my most recent

- pay cheque stub. employment insurance stub. worker's compensation stub.
- pension stub. Other *(Specify.)*

3. *(check if applicable)* I am an Indian within the meaning of the *Indian Act* (Canada) and all my income is tax exempt and I am not required to file an income tax return. I have therefore not attached an income tax return for the past three years.

You are required to disclose the income of anyone else living with you in the home, including a roommate, tenant or new partner, whether or not you have remarried.

PART 6: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Indicate at paragraph 1 or 2, whether you are living with another person (for example, spouse, roommate or tenant). If you complete paragraph 2, also complete paragraphs 3 to 6.

1. I live alone
2. I am living with *(full legal name of person)*
3. This person has *(give number)* child(ren) living in the home.
4. This person works at *(place of work or business)*

 does not work outside the home.
5. This person earns *(give amount)* \$ per
 does not earn anything.

6. This person contributes about \$ per towards the household expenses.
 contributes no money to the household expenses.

Notes:

Assets In and Out of Ontario

Under the terms of the *Family Law Act*, the Court must make an Order to equalize the "Net Family Property" ("NFP") of the husband and wife unless exceptional circumstances exist.

The following Assets and Liabilities section sets out the information required by the Court in order to determine your NFP.

Your NFP is the total of assets owned on the Valuation Date ("Valuation Date" refers to the date of separation unless you are informed otherwise by our office) less your total liabilities on valuation date and the value of certain property that the *Family Law Act* further allows you to deduct or exclude (if applicable). Therefore, your NFP = your Total Assets on Valuation Date – your Total Liabilities on Valuation Date – deductions as of the date of marriage – exclusions as of Valuation Date. Please note that your NFP cannot be less than zero.

It is the market value of assets that should be listed, not the purchase price or replacement value. If you have an asset for which there is no market or if you are asserting a trust claim (or beneficial interest) in property that is not in your name, please provide us with full details so that we can analyse the matter further and determine how best to reflect it in your Financial Statement.

Please keep in mind that this is YOUR statement. You should therefore include only those items that you personally own, or have an interest in, such as, joint ownership of real estate where you own a defined percentage. For example, if you jointly own your home with your spouse, show your 50% share of market value.

If you have nothing to declare of value in any of the following Asset and Liabilities sections, please enter "NIL".

"On date of marriage" refers to the Date of Marriage for this action. Please be sure to list all Assets that you brought into the marriage under the appropriate headings. For example, you may have brought an engagement ring, home, car, bank account, or furnishings of some value into the marriage.

"On Valuation Date" refers to the date you were separated from the other party in this action. The Valuation Date is a very important date in the calculation of your NFP.

"Today" refers to the current value or fair market value at the present date (i.e. the date you swear the Financial Statement). If you still have an interest in any asset or debt listed in the previous column, or have acquired an asset or debt since separation, put its present day value in the "today" column as well. It is possible for one asset or debt to have three different values in three different columns.

All values must be realistic and truthful as you may be asked to substantiate any of these values. Please provide any document of proof that will help establish value, ownership and timing. Please enclose any copies of deeds, leases or appraisal documents that you may have in your possession.

Even if you feel you will be entitled to an exclusion or deduction for a particular asset (for example, it was inherited or gifted to you), you must include it in the appropriate category. Later in the form, you will be entitled to exclude it or deduct it and it will therefore not be calculated in your Net Family Property.

Please note that all entries throughout the form should be converted to Canadian dollars at the prevailing exchange rate at the relevant time. Current and historic exchange rates are available from the Bank of Canada website.

PART 7: ASSETS IN AND OUT OF ONTARIO

Please insert your Date of Marriage and Valuation Date (Date of Separation) below. If you are not sure of the exact date, please discuss this date with us prior to completing this form.

If any sections of Parts 7 to 12 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)*

The valuation date is: *(give date)*

The date of commencement of cohabitation is *(if different from date of marriage): (give date)*

Land

Please list below the value of YOUR interest in all land (i.e. real estate) that you own or owned on the applicable dates. An interest in land includes an interest in the matrimonial home, any leasehold interests, or any mortgages you own (i.e. you are the mortgagee). Indicate whether that property was held by you alone or together with another person or persons. If you have a registered interest, please state your percentage ownership. Reflect only YOUR share of the market value on the applicable date, without deduction for encumbrances such as mortgages, or costs of disposition, such as real estate commissions. For example, if you are a joint owner of the matrimonial home with your spouse, put down one-half of the estimated market value. Please also list the full value of the property in brackets under the address of the property.

Do NOT deduct the mortgage here. It will be deducted elsewhere.

Do NOT deduct the costs of sale here. They will be deducted elsewhere.

If you owned a property on the Date of Marriage, please include its market value at that time in the first column under "on date of marriage". It is possible for one piece of land to have three different values in three different columns.

Finally, if you have acquired an interest in land since the Valuation Date, it must be listed as well. You will obviously only have to provide one value for that particular asset and enter it under the "today" column.

An executed Agreement of Purchase and Sale should be reflected as a contingent interest. A deposit should also be reflected as an asset.

Please provide us with all appraisals for any of the properties listed.

PART 7(a): LAND

Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 8 "Debts and Other Liabilities".

Nature & Type of Ownership <i>(Give your percentage interest where relevant.)</i>	Address of Property	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
Matrimonial Home	Matrimonial Home means the dwelling you ordinarily occupied as a family residence on Valuation Date. You can have more than one matrimonial home.			
83. TOTAL VALUE OF LAND				

Notes:

The same procedure is applicable for your other assets listed on the following pages. Estimate as best you can the market value of the asset on the Valuation Date. If that asset existed on the Date of Marriage, estimate its market value at that time under the "on date of marriage" column. If it still exists, give it a value as of the "today" date as well.

If you acquired property after the Valuation Date, you must disclose it in the Financial Statement as well and a value must be ascribed to it, in the "today" column.

General Household Items and Vehicles

Under “Household goods and furniture”, please estimate the value of your share of the furniture and appliances, etc. It is not necessary to provide a listing of all household items etc.; a summary of the major items or categories of items and their respective values should be sufficient. However, in estimating the value of the items, it may be helpful for you to list all items, which list could be attached for added information.

It is IMPORTANT to note that all items are estimated at their *market value* for that particular date (i.e. how much could you reasonably expect to get if you were to sell the item at an open auction). Do NOT use the replacement cost or the insured value of these items. Unfortunately, items such as furniture, appliances and electronics do not tend to retain their value and are likely not worth nearly as much as their original purchase price.

If you believe that you and your spouse owned an item together, put in one-half of its value. (Please indicate the full value of the item in brackets under Particulars). If you believe the item was yours alone, put in the total value.

Vehicles can be valued through professional automotive books, known as the “black book” or “red book”. Alternatively, vehicle and boat values may be obtained by looking in the newspaper want ads or local buy/sell magazines or on a Canadian buy/sell website.

Please enter the estimated value of jewellery, works of art, and other special items (including wine collections, stamp collections, instrument collections, antiques, Royal Doulton figurines, etc.) to the best of your ability. If you are unsure of these estimates, please mark "estimate" beside the entry’s description. You may be required to obtain appropriate professional appraisals for the value of expensive jewellery, works of art or antiques at some time in the future.

Please attach copies of any appraisals or your valuation notes, if available and applicable.

PART 7(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 8, “Debts and Other Liabilities”.

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture					
Cars, boats, Vehicles					

Jewellery, art, electronics, tools, sports & hobby, Equipment Other special Items					
84. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES					

Notes:

Bank Accounts, Savings, Securities and Pensions

Please include ALL of your bank accounts, RRSPs (registered retirement savings plans) and similar savings plans, RRIFs (registered retirement income funds), RPPs (registered pension plans), and LIRAs (locked in retirement accounts), treasury bills, Canada Savings Bonds, term deposits, guaranteed investment certificates, mutual funds and any other investments.

With respect to bank accounts, list ALL accounts even if you are not actively using them, even if there is a minimal or nominal amount in the account, and even if they no longer exist but did at one of the relevant dates (e.g. date of marriage). Under "Category", state whether an account is a chequing or savings account, and whether it is a joint account. Obtain bank statements for all accounts listed on the relevant dates (i.e. Date of Marriage, Valuation Date and Today). If you do not have old account records, you should obtain copies from your bank. While most banks charge a fee for these records, it is important that you have all documentation necessary to support the figures disclosed in your Financial Statement. However, at this time please show the account in your statement and we will discuss it further with you. If you have opened bank accounts etc. since the separation, these must be accurately filled in as well, in the "today" column.

If you have used all of the money in the joint account since the separation, attribute all of the money to yourself. If the money is still in the joint account, attribute one-half of it to yourself (and list the full amount of the account in brackets under “Description”).

The value of an RRSP or RRIF is indicated on the bank or broker statement. If you have a self-administered RRSP, you should obtain the current market value by checking with your broker.

An RPP or a private pension will likely require a professional valuation. The value of an RPP or a private pension is generally the present value of an expected future stream of income, as determined by a qualified actuary. If you have a private pension plan, your employer may provide an approximate valuation / statement of value. Please note that the value of the pension may well be more than the contributions of the employer and employee.

Please provide us with the appropriate pension booklet and any other documentation pertaining to your pension benefit plan. If necessary, this information will enable us to retain an actuarial expert to help determine the value of your pension.

Please show the value of shares in private or public corporations, stocks, bonds, debt instruments and any other investment not listed above. Remember, the book value is rarely the value of those shares. The full, pre-tax, fair market value must be disclosed. The estimated fair market value of your securities is what they would sell for on the open market. If the value is unknown or indeterminable, or if you have shares in your spouse's business and have no idea of the value, please indicate this and we will retain an accountant to assist in the valuation.

All stock options should be disclosed, even if unvested. It will likely be necessary to retain an accountant to assist in the valuation.

Do NOT deduct taxes here. They will be deducted elsewhere. Pensions are the only exception to this rule as most valuations provide a lump sum value net of tax.

PART 7(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	Institution (including location)/ Description (including issuer and date)	Account number	Amount / Estimated Market Value		
			on date of marriage	on valuation date	today
85. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS					

Notes:

Life & Disability Insurance

List and provide details of all of the policies owned by you, whether term or whole life. Do NOT list policies that your spouse owns. The information you require should be listed in your policy.

If your policy is whole life, please indicate the cash surrender value, which can be found on the most recent statement from your insurer. Any loans against the policy will reduce its cash surrender value. If you do not know the cash surrender value, your life insurance agent may assist you.

If your policy is a term policy, it will not have any cash surrender value. It is important that you also indicate the face value of the policy.

You should also include group insurance policies owned by you privately or through your employer.

You should also disclose and provide details of all disability and/or critical illness insurance policies.

Even though the policy may have no cash surrender value for the purpose of calculating your Net Family Property, you must still list it and provide details for the purposes of full disclosure.

PART 7(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy Number	Owner	Beneficiary	Face Amount	Cash Surrender Value		
				on date of marriage	on valuation date	today
86. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES						

Notes:

Business Interests

List any company or firm, either incorporated or unincorporated, in which you have a business interest. "Business interests" include sole proprietorships, partnerships (limited or otherwise), joint ventures and all types and classes of corporate shares (not already listed under "Securities" above).

Remember the value of your interest is the price you would obtain if you were to sell your interest on the open market. If you are unable to ascertain the value of your interest, for the purposes of this form, please show the "book value" if known, and attach copies of the financial statements for your business for the last three years.

Please note, establishing the market value of a business will likely require a professional business valuation and/or other evidence. Valuation discounts should be reflected in the business valuation.

PART 7(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 7(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	Today
87. TOTAL VALUE OF BUSINESS INTERESTS				

Notes:

Money Owed to You

List all monies owed to you, either personally or from a business. For example, if someone has borrowed \$500.00 from you and still owes you the \$500.00, list it here.

Include any accrued income tax refunds from the Canada Revenue Agency, any accrued commissions or bonuses from your employer/business, any royalties owing to you, any shareholder loans payable to you, and any other receivables owing to you from corporate (or unincorporated) entities.

For pensions in pay, include the capitalized value of future payments.

If applicable, please list any security with value held by you to secure listed accounts receivable.

PART 7(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour and any estate money and any income tax refunds owed to you.

Details	Amount Owed to You		
	on date of marriage	on valuation date	Today
88. TOTAL OF MONEY OWED TO YOU			

Notes:

Other Property

List any other property you can think of which is not listed in any other asset category, such as silver or gold bars, intellectual property (e.g. patents, trademarks, copyrights), collectibles or collections (not already included above), air miles, other credit card reward points, horses and other valuable animals, musical instruments, etc.

PART 7(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market Value of YOUR interest		
		on date of marriage	on valuation date	today
89. TOTAL OF OTHER PROPERTY				
90. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE <i>(Add items [83] to [89].)</i>				

Notes:

Debts and Other Liabilities

Please list all of your debts under the three relevant columns below. These should include mortgages, loans, lines of credit, income and other taxes payable, overdrafts, outstanding legal and other professional fees, and credit card balances.

The Valuation Date column should show all of your debts, or your share of any debts, at the date you and your spouse separated. For instance, if a property is owned jointly and you and your spouse are jointly liable for the mortgage, include only YOUR share of the mortgage, indicating the full amount of the mortgage in brackets under Particulars. However, if the entire mortgage, loan, etc. is in your name only, include the full amount.

Credit card balances should only be reflected if you are the principal cardholder or a joint cardholder (in which case you would reflect your one-half share of the outstanding balance). If you are just a supplementary cardholder with no personal liability, you should not disclose the balance on your Financial Statement.

Debts to parents, other relatives and friends should be included, but note that they will be closely examined to determine whether they are loans or gifts. If no promissory note or other written document exists, no payments or demand for payment has ever been made; a court is likely to treat these as gifts.

You should include amounts for any unpaid legal or professional bills as a result of this case.

Please indicate here any contingent tax and costs of disposition (eg. income tax owing in respect of income already earned, where income tax has not be deducted at source or already paid in advance by way of an instalment to CRA; real estate commissions payable on any assets disposed of or to be disposed of prior to or after trial). You should also include any other contingent liabilities such as guarantees, for which you may be liable in the future, and please indicate that they are "contingent".

Please provide us with all documentation you have to verify all debts and other liabilities, including loan and credit card statements, tax assessment notices, etc.

PART 8: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- any money owed to the Canada Revenue Agency;
- contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and
- any unpaid legal or professional bills as result of this case.

Category	Details	Amount owing		
		on date of marriage	on valuation date	today
91. TOTAL OF DEBTS AND OTHER LIABILITIES				

Notes:

Property, Debts and Other Liabilities on Date of Marriage

IMPORTANT: It is NOT necessary to complete this section, as you have already supplied the information that will go in this section by completing the “on date of marriage” columns in the sections above. Please ensure that you have included all property and debts and other liabilities as of the Date of Marriage in the preceding sections, even if they were not applicable or in existence on the Valuation Date.

The purpose of this section is to determine your net worth on the day you were married in the calculation of your Net Family Property. To arrive at this figure, we take your assets as of the date of marriage, and subtract your liabilities as of the date of marriage. A matrimonial home brought into the marriage, however, cannot be deducted if it still exists at the Valuation Date, pursuant to the *Family Law Act*. Therefore, **DO NOT** include the value of a matrimonial home owned on the date of marriage unless it was sold before the date of separation. If a matrimonial home was owned on the date of marriage and still owned on the date of separation, **DO NOT** include the value of a mortgage registered against that property under the Liabilities column.

PART 9: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

*Show by category the value of your property and your debts and other liabilities **as of the date of your marriage**. DO NOT INCLUDE THE VALUE OF A MATRIMONIAL HOME THAT YOU OWNED ON THE DATE OF MARRIAGE IF THIS PROPERTY IS STILL A MATRIMONIAL HOME ON THE VALUATION DATE.*

Category and details	Value on date of marriage	
	Assets	Liabilities
Land <i>(exclude matrimonial home owned on date of marriage, unless sold before date of separation.)</i>		
General household items & vehicles		
Bank accounts, savings, securities, pensions		
Life & disability insurance		
Business interests		
Money owed to you		
Other property <i>(Specify.)</i>		
Debts and other liabilities <i>(Specify.)</i>		
TOTALS		
92. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE <i>(From the total of the “Assets” column, subtract the total of the “Liabilities” column.)</i>		
93. VALUE OF ALL DEDUCTIONS <i>(Add items [91] and [92].)</i>		

Excluded Property

Excluded property is property that is not required to be included in the calculation of your Net Family Property pursuant to the *Family Law Act* (see list below). Excluded property will already have been shown in the previous sections of the Financial Statement, and will be effectively “cancelled out” in this section.

List all excluded property (land, business interests, investments, cash, possessions, etc.) according to the following guidelines:

- a) property, other than a matrimonial home, that was acquired by gift or inheritance from a third person after the date of marriage,
- b) income from property that was acquired by gift or inheritance, other than a matrimonial home, if the donor or testator expressly stated that it was to be excluded from your Net Family Property,
- c) damages received by you, or to which you may be entitled, in connection with a personal injury lawsuit,
- d) proceeds or a right to proceeds of a life insurance policy as defined by the *Insurance Act*,
- e) property, other than a matrimonial home, which can be traced back to funds received as a result of any of the above, and
- f) property which you and your spouse have agreed by domestic contract (marriage contract/cohabitation agreement) is not to be included in your Net Family Property.

For example, if you own a painting on the Valuation Date, but you purchased that painting with money that you inherited from your mother after the date of marriage, you are entitled to exclude the value of the painting on the Valuation Date. More specifically, if you inherited \$1,000 during the marriage and bought the painting for \$1,000 during the marriage, but the painting is worth \$5,000 on the Valuation Date, you are entitled to an exclusion of \$5,000 and that is the amount that you enter in the “Value On valuation date” column with respect to that painting. You should already have listed the painting as art under the “General Household Items and Vehicles” section and disclosed a value of \$5,000 to it on the Valuation Date. By including it again in this section as excluded property, you are effectively “canceling out” the prior listing, so that it will not be included in the calculation of your Net Family Property.

You will be required to prove and trace the excluded property into property owned on the Valuation Date. Therefore, please provide us with all corroborative documentation with respect to any property you are claiming as excluded property. For instance, in the above example, you could provide a copy of the cancelled \$1,000 cheque from your mother’s estate, a bank statement showing that the funds were deposited to your bank account, and then a copy of the cancelled cheque used to purchase the painting.

Please note that a matrimonial home that was gifted to or inherited by you cannot be excluded from your Net Family Property unless excluded by way of a domestic contract (marriage contract/cohabitation agreement).

PART 10: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of “net family property” (*such as gifts or inheritances received after marriage*).

Category	Details	Value on valuation date
Gift or inheritance from third person Income from property expressly excluded by donor/testator Damages and settlements for personal injuries, etc. Life insurance proceeds Traced property Excluded property by spousal agreement		

Other Excluded Property		
94. TOTAL VALUE OF EXCLUDED PROPERTY		

Notes:

Disposed-Of Property

If your marriage was shorter than two years, show by category the value of any property that you disposed of during that period of time.

If your marriage was longer than two years, show by category the value of any property that you disposed of in the two years immediately preceding the date you are completing this form.

One of the purposes of this disclosure is to determine whether or not assets have been sold or disposed of under circumstances in which the value received was not appropriate.

The value of Disposed Property does NOT affect the calculation of your Net Family Property.

PART 11: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
95. TOTAL VALUE OF DISPOSED-OF PROPERTY		

PART 12: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date <i>(from item [90] above)</i>		
Subtract value of all deductions <i>(from item [93] above)</i>		
Subtract total value of all excluded property <i>(from item [94] above)</i>		
96. NET FAMILY PROPERTY		

Additional Information Required

Income Tax Return - Please provide us with a copy of your most recent personal income tax return, as well as the previous three years' income tax returns, together with all Notices of Assessment or Reassessment and all attachments.

Proof of Income – Please provide us with your most recent pay stub, employment insurance stub, worker's compensation stub, pension stub, etc.

In addition to the above information, if applicable, please be prepared to provide the following "most current information" required under the Child Support Guidelines:

1. The most recent statement of earnings paid in the year to date, including overtime. Alternatively, a letter from your employer setting out your annual salary or remuneration;
2. If you are self-employed, the three most recent annual financial statements of your business or professional practice, other than a partnership, and a statement showing a breakdown of all salaries, wages, management fees or other payments or benefits paid to, or on behalf of, persons or corporations with whom you do not deal at arm's length;
3. If you are a partner in a partnership, confirmation of your income and draw from, and capital in, the partnership for its three most recent taxation years;
4. Where you control a corporation, the three most recent financial statements of the corporation and its subsidiaries, and a statement showing a breakdown of all salaries, wages, management fees or other payments or benefits paid to, or on behalf of, persons or corporations with whom the corporation, and every related corporation, does not deal at arm's length;
5. Where you are a beneficiary under a trust, a copy of the trust settlement agreement and copies of the trust's three most recent financial statements; and
6. If you receive income from employment insurance, social assistance, a pension, workers' compensation, disability payments or any other source, the most recent statement of income indicating the total amount of income from the applicable source during the current year, or if such a statement is not provided, a letter from the appropriate authority stating the required information.
7. Any other pertinent information that could affect personal income taxes and CSG calculation.

It would also be helpful if you could provide your Child Tax Benefit Notice from Canada Revenue Agency, and all other supporting/corroborating documentation requested elsewhere in the Financial Statement.

**PART 4: TOTAL EXPENSES
PROPOSED BUDGET**

TYPE OF EXPENSE		Monthly
Housing		
29.	Rent / Mortgage	
30.	Property taxes & municipal levies	
31.	Condominium fees & common expenses	
32.	Water	
33.	Electricity & heating fuel	
34.	Telephone	
	Cell phone / Blackberry	
35.	Cable television & pay television	
36.	Home insurance	
37.	Home repairs, maintenance, gardening	
	Pool maintenance	
	Snow removal	
	Alarm and security	
	Recreational Property expenses (re: cottage, chalet, Florida property, timeshare, etc.)	
	Other (provide details)	
Sub-total of items [29] to [37]		
Food, Clothing and Transportation		
38.	Groceries	
39.	Meals outside home	
40.	General household supplies	
41.	Hairdresser, barber & toiletries	
42.	Laundry & dry cleaning	
43.	Clothing	
44.	Public transit	
45.	Taxis	
46.	Car insurance	
47.	Licence	
48.	Car loan payments	
49.	Car maintenance and repairs	
50.	Gasoline & oil	
51.	Parking	
	Car lease payments	
	Pet expenses	

	Housekeeper	
	Boat or other recreational vehicles	
	Motor league membership	
	Costs of access transportation	
	Other (provide details)	
Sub-total of items [38] to [51]		
Health & Medical <i>(do not include child(ren)'s expenses)</i>		
52.	Regular dental care	
53.	Orthodontics/special dental care	
54.	Medicine & drugs	
55.	Eye glasses or contact lenses	
56.	Life or term insurance premiums	
	Non-prescription drugs	
	Deductible plan amount or Blue Cross	
	Vitamins	
	Health care aids	
	Counselling	
	Other (provide details)	
Sub-total of items [52] to [56]		
Child(ren) <i>* may be considered "Special or Extraordinary Expenses" under the Child Support Guidelines</i>		
57.	School activities <i>(field trips, etc.) *</i>	
58.	School lunches *	
59.	School fees, books, tuition, etc. <i>(for children) *</i>	
60.	Summer camp *	
61.	Activities <i>(music lessons, clubs, sports) *</i>	
62.	Allowances *	
63.	Baby sitting *	
64.	Day care *	
65.	Regular dental care *	
66.	Orthodontics/special dental care *	
67.	Medicine & drugs *	
68.	Eye glasses or contact lenses *	
	Particular educational needs (eg.	

	private tutoring) *	
	Medical and dental insurance premiums for children (not already included above)*	
	Other health expenses for the children (not already included above) *	
	Post secondary fees, tuition, books, living expenses, etc. *	
	Religious school *	
	Other (provide details)	
Sub-total of items [57] to [68]		
Miscellaneous and Other		
69.	Books for home use, newspapers, magazines, videos, compact discs	
70.	Gifts	
71.	Charities	
72.	Alcohol & tobacco	
73.	Pet expenses	
74.	School fees, books, tuition, etc.	
75.	Entertainment & recreation	
76.	Vacation	
77.	Credit cards (but not for expenses mentioned elsewhere in the statement)	
78.	R.R.S.P. or other savings plans	

79.	Support actually being paid in any other case	
80.	Income tax and <i>Canada Pension Plan</i> (not deducted from pay) (consider income tax arising out of capital gains, dividends, RRSP withdrawals, accrued income from bonds, attributed income from mutual funds, etc.)	
81.	Other (Specify.)	
	Professional dues	
	Private club dues	
	Safety deposit box	
	Annual banking or credit card fees	
	Lawyer's fees	
	Accountant's fees	
	Other professional fees	
	Tax arrears	
	Home office supplies (eg. paper, printer cartridges, etc.)	
	Photographs	
	Other (provide details)	
Sub-total of items [69] to [81]		
82.	Total of items [29] to [81]	

SUMMARY OF INCOME AND EXPENSES

Net monthly income (item [28] above) =

Subtract actual monthly expenses (item [82] above) -

ACTUAL MONTHLY SURPLUS / (DEFICIT) = _____

NOTE: There is no need to do any mathematical totalling in this document; we will do it for you.