

<b>Name:</b>		<b>Forum Tax Services - The Financial Gardener</b>		<b>Income Tax</b>	
Budget		Phone: (416) 420-9409 or (416) 562-0808		<b>Retirement Planning</b>	
For The Year Ended December 31, 2014		Email: info@forumtax.ca		Web: www.forumtax.ca	
				<b>Estate Planning</b>	
<b>Client's Phone</b>		<b>Month</b>		<b>Year</b>	
<b>Client's Email</b>		Net Income		Net Income	
					<b>Comments</b>
<b>Income</b>		\$		\$	<b>Minimize - Tax Payable</b>
Salary after tax					<b>Tips, Other benefits - Are you minimizing your tax.</b>
Government Programs					<b>Gst, Child Tax Credit, GIS</b>
Self Employed	Net				<b>Need help !!! ... To prepare this Budget</b>
Investments	Net				Call:- (416) 420-9409 or (416) 562-0808
Rental Properties	Net				<b>Rental Losses transfer to other Income</b>
Other Income	Net				Spousal Support
<b>Total Income</b>					
					<b>Have a Tax Problem !!!</b>
					Call: (416) 420-9409 or (416) 562-0808
<b>Expenses</b>					
Cable					Review the charges
Heat					
Hydro/Water					<b>Review tap(s) water flow</b>
Insurance					<b>Shop around for Quotes</b>
Internet					Be aware of different packages
Mortgage or Rent					Analyze various Amortization Schedule
Repairs & Maintenance					Keep record of repairs & Warranties
Taxes - Property					
Telephone					Home & Mobile, Packages, Long Distance
<b>Motor Vehicle</b>					
Gas					
Insurance					More than one users
License - Driver & Vehicle					<b>Help Line:- CRA (800) 959-8281</b>
Maintenance & Repairs					Keep records of repairs
Parking & Tickets					Walk, don't park illegally
Registration - Vehicle					
<b>Personal</b>					
Clothing					Image is important in any Society
Day Care					Let us show you - How day Care is tax Deductible?
Dinner & Entertainment					Reward yourself ... balance your lifestyle
Disability Expenses - Spouse or family					
Donations					Donate to legitimate Charities. Know the 5 Year rule
Fitness Subscription					Very essential for Good Health
Gifts - Birthdays, etc.					Pre buy gifts at special offers - don't wait until the last day.
Grocery					Good Health - Cooking your meals versus restaurant meals.
Hairdressing, etc					Grooming is essential
Internet & TV Cable					Review these Expenses
Lunch - meals					Cost Factor - Make Versus Buy Lunch!!!
Medical Expenses					See professional Help
Pet Expenses					
Physical Activities - Children					Did you know this is a tax deductible.
Professional Fees, Tax, Lawyer					Penny wise and Pound Foolish
Safety Deposit Box					Safety Deposit box charges are tax deductible.
Telephone(s) Land & Mobile					Do you need two Phones
Travel, TTC & Taxi					<b>TRANSIT PASS .... tax deductible</b>
Tuition - School, etc.					<b>Do you know the TRANSFER RULE</b>
Vacation					Have a Vacation at the Taxman's Expense? Call us.
<b>Loans</b>					
Loan -	Credit Cards				Are you paying too much Interest!. Two Cards
Loan -	Line of Credit				Learn about our Debt Management Program.
Loan -	Student Loan/Reg Loan				Learn about the Bankruptcy Law on Student's Loan
Loan -	Vehicle				To Loan or Lease. Which is better?
<b>Insurance &amp; Investments</b>					
Insurance -	Critical Illness				What happens to your income if you are Disabled?
Insurance -	Life				Life Insurance supplement your Pension. Call us
Insurance -	Living Care				How will you Finance Old Age living Expenses?
Insurance -	Mortgage				<b>Who is the Beneficiary ? The bank or your family</b>
Retirement -	RRSP				How to finance your Retirement Income?
Child's Education -	RESP				Are you financially prepared for your children's education?
Emergency Fund -	TFSA				<b>Learn how to set up a Tax Free Emergency Fund</b>
<b>Total Payments</b>					Is there any Expense that can be cut or Cancelled?
<b>Net Savings</b>		Income less Expenses			<b>Are you happy with this result?</b>
<b>Note: Call the Financial Gardener with your questions and comments at (416) 420-9409 or (416) 562-0808 or Email us at info@forumtax.ca</b>					
January 2014					