

## Your personal balance sheet

Calculate your net worth using a list of what you own (assets) and what you owe (liabilities) at a given point in time. Your balance sheet is a useful tool for making big financial decisions or developing investment strategies.

Assets (What you own)	Approximate value
<b>Current assets</b>	
Cash (chequing account balance)	\$ <input type="text"/>
Savings account	\$ <input type="text"/>
Savings bonds (Canada and Quebec)	\$ <input type="text"/>
Term savings (regular or redeemable and maturing within 12 months)	\$ <input type="text"/>
Other assets (money market funds, T-bills, etc.)	\$ <input type="text"/>
<b>Total current assets</b>	
<b>Non-registered investments</b>	
Term savings (regular and maturing after 12 months)	\$ <input type="text"/>
Indexed term savings	\$ <input type="text"/>
Desjardins Permanent Shares	\$ <input type="text"/>
Bonds (e.g.: corporate bonds, strip coupons, debentures). Do not include savings bonds.	\$ <input type="text"/>
Investment funds	\$ <input type="text"/>
Cash surrender value of life insurance	\$ <input type="text"/>
Capital régional et coopératif Desjardins	\$ <input type="text"/>
Fonds des travailleurs (FTQ, CSN, etc.)	\$ <input type="text"/>
Stock savings plan (SSP)	\$ <input type="text"/>
Stock	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
<b>Total non-registered investments</b>	
<b>Registered plans</b>	
Registered Retirement Savings Plan (RRSP)	\$ <input type="text"/>
Locked-In Retirement Account (LIRA) or Locked-In RRSP	\$ <input type="text"/>
Registered Retirement Income Fund (RRIF)	\$ <input type="text"/>
Life Income Fund (LIF)	\$ <input type="text"/>
Registered Education Savings Plan (RESP)	\$ <input type="text"/>
Annuity (Life or Fixed-term)	\$ <input type="text"/>
Registered Pension Plan (pension fund)	\$ <input type="text"/>
Deferred Profit-Sharing Plan (DPSP)	\$ <input type="text"/>
Tax-Free Savings Account (TFSA)	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
<b>Total registered plans</b>	
<b>Personal assets</b>	
Furniture	\$ <input type="text"/>
Vehicles (car, boat, motorcycle, snowmobile, camper, motorized vehicle, etc.)	\$ <input type="text"/>
Primary residence	\$ <input type="text"/>
Secondary residence (cottage)	\$ <input type="text"/>
Rental property (income property)	\$ <input type="text"/>
Land	\$ <input type="text"/>
Collections	\$ <input type="text"/>
Art	\$ <input type="text"/>
Jewels	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
<b>Total personal assets</b>	
<b>Total assets</b>	

Liabilities (what you owe)	Approximate value
<b>Current liabilities</b>	
Credit cards	\$ <input type="text"/>
Lines of credit	\$ <input type="text"/>
Amounts owing	\$ <input type="text"/>
<b>Total current liabilities</b>	
<b>Medium-term liabilities</b>	
Car loans	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
<b>Total medium-term liabilities</b>	
<b>Long-term liabilities</b>	
Mortgage (primary residence)	\$ <input type="text"/>
Mortgage (secondary residence)	\$ <input type="text"/>
Mortgage (rental property)	\$ <input type="text"/>
Loans for investment purposes	\$ <input type="text"/>
Student loans	\$ <input type="text"/>
Other <input type="text"/>	\$ <input type="text"/>
<b>Total long-term liabilities</b>	
<b>Total liabilities</b>	

Recap	
<b>Total assets</b>	
<b>Total liabilities</b>	
<b>Net worth (total assets less total liabilities)</b>	

Online tools are made available to you for information purposes and for personal use only. They give an approximate result based on the information you enter. Desjardins does not guarantee their accuracy or their applicability to your circumstances. Do not hesitate to contact your caisse advisor for personalized advice.