

## Your personal balance sheet

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



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

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

The simulators 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.