

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 |
|-----------------------------------------------------------------------------------------|-------------------|
| Current assets | |
| 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.) | \$ |
| Total current assets | |
| Non-registered investments | |
| 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 | \$ |
| Total non-registered investments | |
| Registered plans | |
| 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 | \$ |
| Total registered plans | |
| Personal assets | |
| Furniture | \$ |
| Vehicles (car, boat, motorcycle, snowmobile, camper, motorized vehicle, etc.) | \$ |
| Primary residence | \$ |
| Secondary residence (cottage) | \$ |
| Rental property (income property) | \$ |
| Land | \$ |
| Collections | \$ |
| Art | \$ |
| Jewels | \$ |
| Other | \$ |
| Total personal assets | |
| Total assets | |

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

| Recap | |
|--------------------------------------------------------|--|
| Total assets | |
| Total liabilities | |
| Net worth (total assets less total liabilities) | |

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