

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)	

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.