

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
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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