



Your personal balance sheet

FINANCIAL PLANNING



Personal information

Client

Name: _____

Address: _____

Employer: _____ Position: _____

Telephone (home): _____ Telephone (work): _____

Date of birth: _____

Email: _____

Spouse

Name: _____

Address: _____

Employer: _____ Position: _____

Telephone (home): _____ Telephone (work): _____

Date of birth: _____

Email: _____

Children

Name	Date of birth	Marital status
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Other dependants

Balance sheet – Assets (what you own)

	Client	Spouse
Cash		
Savings and chequing accounts	\$	\$
Accounts receivable		
Life insurance (cash surrender value)		
Investments		
Stocks		
Bonds		
Term deposits		
Investment funds		
Registered plans		
Annuities		
Registered pension plans		
Equity interest in a company		
Loan to a private corporation		
Mortgages receivable		
Fixed assets		
Primary residence		
Secondary residence		
Income property		
Personal assets		
Vehicles (car, RV, etc.)		
Professional equipment		
Furnishings		
Clothing, jewellery		
Works of art		
Collections		
Other assets		
Total assets	\$	\$

Balance sheet – Liabilities (what you owe)

	Client	Spouse
Short-term		
Accounts payable	\$	\$
Taxes payable		
Credit cards and lines of credit		
1.		
2.		
3.		
4.		
Long-term debts		
Personal loans		
Mortgage loan(s)		
Other		
1.		
2.		
3.		
4.		
5.		
6.		
Total liabilities	\$	\$

Recap

Total assets	\$	\$
Total liabilities	\$	\$
Net worth (assets <i>minus</i> liabilities)	\$	\$

Balance sheet details – Assets

Cash

Client			
Financial institution	Type of account	Average balance (\$)	Rate of return (%)
_____	_____	_____	_____
_____	_____	_____	_____

Spouse			
Financial institution	Type of account	Average balance (\$)	Rate of return (%)
_____	_____	_____	_____
_____	_____	_____	_____

Bonds, guaranteed investment certificates

Client			
Description	Current market value (\$)	Maturity date	Rate of return (%)
_____	_____	_____	_____
_____	_____	_____	_____

Spouse			
Description	Current market value (\$)	Maturity date	Rate of return (%)
_____	_____	_____	_____
_____	_____	_____	_____

Accounts receivable, mortgages receivable, etc.

Client			
Description	Current market value (\$)	Maturity date	Rate of return (%)
_____	_____	_____	_____
_____	_____	_____	_____

Spouse			
Description	Current market value (\$)	Maturity date	Rate of return (%)
_____	_____	_____	_____
_____	_____	_____	_____

Stocks, mutual funds, guaranteed investment funds

Client			
Description	Purchase date	Initial investment (\$)	Current value (\$)

Spouse			
Description	Purchase date	Initial investment (\$)	Current value (\$)

Registered plans (RRSPs, TFSAs, LIRAs, RRIF, LIFs, RESPs)

Client						
Institution	Issue date	Type of investment	Initial investment (\$)	Current value (\$)	Rate of return (%)	

Spouse						
Institution	Issue date	Type of investment	Initial investment (\$)	Current value (\$)	Rate of return (%)	

Balance sheet details – Assets (cont.)

Registered pension plans

Defined contribution pension plan

Client

Spouse

Accumulated value (\$)

Annual contributions (\$)

Defined benefit pension plan

Client

Spouse

Participation rate (%)

Number of years of participation

Other fixed assets

Description

Primary residence

Secondary residence

Income property

% personal use

% commercial use

Purchase date

Purchase price of the land

\$

\$

\$

Purchase price of the building

\$

\$

\$

Leasehold improvements

\$

\$

\$

Market value of the land

\$

\$

\$

Market value of the building

\$

\$

\$

Current market value of the land

\$

\$

\$

Current market value of the building

\$

\$

\$

Other fixed assets (cont.)

Description	Primary residence	Secondary residence	Income property
Mortgage loan or financing			
Name of the financial institution			
Principal/balance	\$	\$	\$
Interest rate	%	%	%
Amortization period			
Renewal date (year/month/day)			
Monthly payment	\$	\$	\$
Insurance life and disability (yes or no)			
Net rental income	\$	\$	\$



Personal assets

Personal-use property (e.g., car, furnishings or boat)

Client			
Description	Purchase date	Purchase price (\$)	Market value (\$)

Spouse			
Description	Purchase date	Purchase price (\$)	Market value (\$)

Valuable assets (artwork, jewellery, collections [e.g., stamps or coins])

Client			
Description	Purchase date	Purchase price (\$)	Market value (\$)

Spouse			
Description	Purchase date	Purchase price (\$)	Market value (\$)

Balance sheet details – Liabilities

Personal loans

Client

Type of loan	Principal/ balance (\$)	Interest rate (%)	Monthly payment (\$)	Maturity date	Insured <input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No

Spouse

Type of loan	Principal/ balance (\$)	Interest rate (%)	Monthly payment (\$)	Maturity date	Insured <input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No





Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. It enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world.

This document was created for your personal use.



DESJARDINS is a trademark of the Fédération des caisses
Desjardins du Québec used under licence.

