



Get an overview of your income, expenses and investments

FINANCIAL PLANNING



 Desjardins

Discover how you can save more!

Most people know how much money they make but not always how much they actually spend. Our budget worksheet is designed to help you figure all that out. It will help you think about your goals, keep on top of your finances and stay on the right track.

By sticking to your budget and being more aware of changes in your situation, you may be surprised to discover that you have enough money to make that additional investment. Make your budget, and talk to your advisor to get personalized strategies that meet your needs and can help you become financially empowered.

Net monthly income

Net salary	\$
Net salary (spouse)	\$
Net investment income:	
Interest	\$
Dividends	\$
Capital gains	\$
Other:	
Net rental income	\$
Support payments	\$
Etc.	\$
Total — Net monthly income	\$

Monthly expenses

Your home	
Rent or mortgage	\$
Taxes	\$
Insurance	\$
Maintenance	\$
Electricity	\$
Heating	\$
Telephone	\$
Cable	\$
Internet access	\$
Furnishings	\$
Other	\$
Subtotal — Your home	\$
Your necessities	
Food (groceries, restaurants)	\$
Clothing	\$
Transportation (car, including loan or lease, public transit, etc.)	\$
Education	\$
Daycare	\$
Medical care and medication	\$
Personal care, hairdresser, etc.	\$
Health, disability and drug insurance	\$
Life insurance	\$
Other	\$
Subtotal — Your necessities	\$

Monthly expenses (cont.)

Your standard of living	
Debts (personal loans, credit cards)	\$
Leisure, entertainment	\$
Sports (membership fees, equipments)	\$
Vacations	\$
Gifts	\$
Personal expenses	\$
Other	\$
Subtotal — Your standard of living	\$
Total — Monthly expenses	\$

Monthly investments

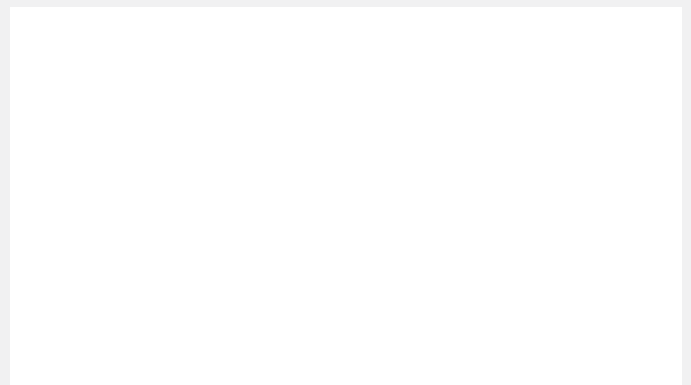
RRSPs	\$
TFSA's	\$
Non-registered investments	\$
Total — Monthly investments	\$

Monthly investments

Total — Monthly income	\$
Minus	-
Total — Monthly expenses	\$
Minus	-
Total — Monthly investments	\$
Equal	=
Amount available for additional investment	\$



YOUR ADVISOR





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.

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