



## Get an overview of your income, expenses and investments

**Financial planning**



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# 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 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. Try it out and then talk to your representative about strategies that are right for you.

## Net monthly income

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

## Monthly expenses

Your home	
Rent or mortgage	\$
Taxes	\$
Insurance	\$
Maintenance	\$
Electricity	\$
Heating	\$
Telephone	\$
Cable	\$
Internet access	\$
Furnishings	\$
Other	\$

<b>Subtotal — Your home</b>	<b>\$</b>
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Your family	
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	\$

<b>Subtotal — Your family</b>	<b>\$</b>
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<b>Your standard of living</b>	
Debts (personal loan, credit cards)	\$
Leisure, entertainment	\$
Sports (membership fees, equipments)	\$
Vacations	\$
Gifts	\$
Personal expenses	\$
Other	\$

<b>Subtotal — Your standard of living</b>	<b>\$</b>
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<b>Total — Monthly expenses</b>	<b>\$</b>
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## Monthly investments

RRSPs	\$
TFSAs	\$
Non-registered investments	\$

<b>Total — Monthly investments</b>	<b>\$</b>
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<b>Total — Monthly income</b>	<b>\$</b>
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Minus	—
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<b>Total — Monthly expenses</b>	<b>\$</b>
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Minus	—
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<b>Total — Monthly investments</b>	<b>\$</b>
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Equal	=
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<b>Amount available for additional investment</b>	<b>\$</b>
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YOUR REPRESENTATIVE

## Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada, whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

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