

## SCENARIO 1: GOOD ALL THE WAY

NUMBER	DESCRIPTION	YEARS (Amounts in C\$)					Comments / Explanation
		2018	2019	2020	2021	2022	
<b>A</b>	<b>ASSETS</b>						
1	Immovable Property at Purchase Value ( House / Apartment / Residential Unit)	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00	Inspite of increase in savings, this person is not changing the house to a larger value house to keep the monthly mortgage instalment same.
2	Vehicles(Market value as per black book / blue book / any website)	30,000.00	25,000.00	20,000.00	15,000.00	10,000.00	Vehicle market value decreases year over year, therefore savings are being built to keep reserve for the time when vehicle needs to be replaced.
3	RRSPs / 401(K) / any other retirement savings	40,000.00	50,000.00	60,000.00	70,000.00	80,000.00	
4	GICs / Term Deposits / any other savings	10,000.00	12,000.00	15,000.00	18,000.00	20,000.00	GICs are increasing as the excess over monthly budget needs to go to GICs and term deposits.
5	Shares of Publicly Traded Companies (Market Value as per stock exchange)	15,000.00	18,000.00	20,000.00	25,000.00	30,000.00	
6	Jewelry (Gold and Diamond only at market value)	8,000.00	8,000.00	8,000.00	9,000.00	10,000.00	
7	Cash Balance in Chequing / Saving account in banks etc.	2,000.00	3,000.00	4,000.00	5,000.00	5,000.00	
	<b>TOTAL ASSETS (A)</b>	<b>505,000.00</b>	<b>516,000.00</b>	<b>527,000.00</b>	<b>542,000.00</b>	<b>555,000.00</b>	
<b>B</b>	<b>LIABILITIES</b>						
1	Mortgage on Immovable Property (House/Apartment):( Balance outstanding as on date)	300,000.00	285,000.00	270,000.00	255,000.00	240,000.00	
2	Vehicle Loan ( Balance outstanding as on date)	25,000.00	20,000.00	15,000.00	10,000.00	5,000.00	
3	Line of Credit from Banks / Financial Institutions ( Balance Outstanding as on date): Limit 50000	0.00	0.00	0.00	0.00	0.00	There is a Line of Credit limit of \$50,000.00 but not utilized as as household is being run efficiently with monthly income.
4	Credit Cards ( Balance Outstanding as on date): Limit 25000	0.00	0.00	0.00	0.00	0.00	There are credit cards with limit of \$25,000.00 but nothing outstanding as on date as credit cards are paid every month.
5	Any other loans for personal use ( Balance Outstanding as on date)	0.00	0.00	0.00	0.00	0.00	
	<b>TOTAL LIABILITIES (B)</b>	<b>325,000.00</b>	<b>305,000.00</b>	<b>285,000.00</b>	<b>265,000.00</b>	<b>245,000.00</b>	
	<b>Adjusted Household Net Assets ( A - B)</b>	<b>180,000.00</b>	<b>211,000.00</b>	<b>242,000.00</b>	<b>277,000.00</b>	<b>310,000.00</b>	This scaenario represents progressive improvement. Net Household Assets balance is increasing every year. It also means incomes are increasing and expenses are under check.