

Calculating Your Net Worth



Today's Date: _____

ASSETS	LIABILITIES
Cash and equivalents	Mortgage (principal only) \$ _____
Cash \$ _____	Other debt
Checking/Savings Account \$ _____	Car Loans \$ _____
Cash Value: Life Insurance and Annuities \$ _____	Home Improvement Loans \$ _____
Other \$ _____	Student Loans \$ _____
Real property (mkt. value)	Other Loans \$ _____
Real Estate \$ _____	Credit Cards \$ _____
Car \$ _____	Taxes owed
Personal Property \$ _____	Federal \$ _____
Investments	State and Local \$ _____
Certificates of Deposit \$ _____	Contractual obligations
Bonds \$ _____	eg., Leases, Tuition \$ _____
Mutual Funds \$ _____	TOTAL LIABILITIES \$ _____
Stocks \$ _____	
Others \$ _____	
Retirement accounts	
IRA \$ _____	
Pension Fund (vested) \$ _____	
Other \$ _____	
Other (eg., business interests) \$ _____	
TOTAL ASSETS \$ _____	

CALCULATE YOUR NET WORTH	
ASSETS	
minus (-)	\$ _____
LIABILITIES	
equals (=)	\$ _____
NET WORTH	\$ _____

The Outcome

A **positive net worth** indicates that your assets are larger than your liabilities.

A **negative net worth** indicates that your liabilities are larger than your assets.