

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	\$ _____		
Stocks	\$ _____	TOTAL LIABILITIES	\$ _____
Others	\$ _____		
Retirement accounts		CALCULATE YOUR NET WORTH	
IRA	\$ _____	ASSETS	
Pension Fund (vested)	\$ _____	minus (-)	\$ _____
Other	\$ _____	LIABILITIES	
Other (eg., business interests)	\$ _____	equals (=)	\$ _____
TOTAL ASSETS	\$ _____	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.