

Creating a personal net worth statement is as simple as taking a look at what you own and what you owe.

1. List your assets (what you own) and estimate the value of each, then add up the total.
2. List your liabilities (what you owe) and add up the outstanding balances.
3. Subtract your liabilities from your assets to determine your personal net worth.
4. Complete the activity again in 6-12 months to view changes.

<u>ASSETS</u>	Date: _____	Date: _____
Cash on hand	\$ _____	\$ _____
Cash in checking accounts	\$ _____	\$ _____
Cash in savings accounts	\$ _____	\$ _____
Current value of US savings bonds	\$ _____	\$ _____
Cash value of insurance policies	\$ _____	\$ _____
Equity in pensions	\$ _____	\$ _____
Current value of annuities	\$ _____	\$ _____
Retirement Funds, i.e IRA	\$ _____	\$ _____
Market value of securities	\$ _____	\$ _____
Stocks	\$ _____	\$ _____
Bonds	\$ _____	\$ _____
Mutual Funds	\$ _____	\$ _____
Market value of home and other real estate	\$ _____	\$ _____
Cash value of personal property	\$ _____	\$ _____
Automobile	\$ _____	\$ _____
Furniture	\$ _____	\$ _____
Appliances	\$ _____	\$ _____
Other, i.e. antiques, furs, jewelry, art	\$ _____	\$ _____
Other assets	\$ _____	\$ _____
Total Assets	\$ _____	\$ _____
 <u>LIABILITIES</u>		
Balance on mortgages	\$ _____	\$ _____
Balance due on installment debts, i.e. automobile loan	\$ _____	\$ _____
Balance due on charge cards	\$ _____	\$ _____
Personal loans	\$ _____	\$ _____
Current bills outstanding	\$ _____	\$ _____
Appliances	\$ _____	\$ _____
Taxes due	\$ _____	\$ _____
Other liabilities	\$ _____	\$ _____
Total Liabilities	\$ _____	\$ _____
 Net Work (assets minus liabilities)	\$ _____	\$ _____

For informational purposes only.