

Net Worth Worksheet

How much are you worth? Just as corporations prepare a balance sheet to determine their current net worth, you may want to complete a personal balance sheet.

Tangible Assets

Residence	\$
Vacation home	\$
Furnishings	\$
Automobiles	\$
Rental real estate	\$
Art, jewelry, or other valuables	\$

Equity Assets

Stocks	\$
Equity mutual funds	\$
Variable annuities	\$
Limited partnerships	\$
Business interests	\$

Fixed Principal Assets

Fixed dollar annuities	\$
Trust deeds	\$
Other fixed principal assets (Include variable annuities, although they may contain different asset classes)	\$

Net Worth

Total assets	\$
Total liabilities	\$
Net worth (Subtract your liabilities from your assets)	\$

Debt Assets

U.S. government bonds and agency securities	\$
Municipal bonds	\$
Corporate bonds	\$
Face amount certificates	\$
Other debt assets	\$

Cash and Cash Equivalents

Checking accounts	\$
Savings accounts	\$
Money market funds	\$
Certificates of deposit	\$
Other cash reserve accounts	\$
Total assets (Add tangibles, equity, fixed principal, debt, and cash)	\$

Liabilities

Home mortgage	\$
Other mortgage	\$
Automobile loans	\$
Bank loans	\$
Personal loans	\$
Charge account debt	\$
Other debts	\$
Total liabilities (Add mortgages, loans, and debts)	\$

Set a goal for yourself.

What would you like your net worth to be in 5 years? \$ _____

What would you like it to be in 10 years? \$ _____