

## Net-Worth Calculation Worksheet

An important step in gaining financial control is to calculate your net worth (assets - debts). Every year, your net worth should be tabulated to review your progress and compare it with your financial goals. In addition, a net-worth statement is a valuable aid in planning your estate and establishing a record for loan and insurance purposes.

### Assets (What You Own)

#### **Cash:**

Cash On Hand \_\_\_\_\_  
Checking Account \_\_\_\_\_  
Savings Accounts \_\_\_\_\_  
Money Market Funds \_\_\_\_\_  
Cash Value of Life Insurance \_\_\_\_\_  
Other \_\_\_\_\_

#### **Real Estate/Property:**

Home \_\_\_\_\_  
Land \_\_\_\_\_  
Other \_\_\_\_\_

#### **Investments: (Market Value)**

Certificates of Deposit \_\_\_\_\_  
Stocks \_\_\_\_\_  
Bonds \_\_\_\_\_  
Mutual Funds \_\_\_\_\_  
Annuities \_\_\_\_\_  
IRAs \_\_\_\_\_  
401(k), 403(b), 457 Plans \_\_\_\_\_  
Pension Plan \_\_\_\_\_  
Other \_\_\_\_\_

#### **Personal Property: (Present Value)**

Automobiles \_\_\_\_\_  
Recreational Vehicle/Boat \_\_\_\_\_  
Home Furnishings \_\_\_\_\_  
Appliances and Furniture \_\_\_\_\_  
Collections \_\_\_\_\_  
Jewelry and Furs \_\_\_\_\_  
Other \_\_\_\_\_

**Total Assets** \_\_\_\_\_

### Liabilities (What You Owe)

#### **Current Debts:**

Household \_\_\_\_\_  
Medical \_\_\_\_\_  
Credit Cards \_\_\_\_\_  
Department Store Cards \_\_\_\_\_  
Back Taxes \_\_\_\_\_  
Legal \_\_\_\_\_  
Other \_\_\_\_\_

#### **Mortgages:**

Home \_\_\_\_\_  
Land \_\_\_\_\_  
Other \_\_\_\_\_

#### **Loans:**

Bank/Finance Company \_\_\_\_\_  
Bank/Finance Company \_\_\_\_\_  
Automobile \_\_\_\_\_  
Recreational Vehicle/Boat \_\_\_\_\_  
Education \_\_\_\_\_  
Life Insurance \_\_\_\_\_  
Personal (from family or friends) \_\_\_\_\_  
Other \_\_\_\_\_

**Total Liabilities** \_\_\_\_\_

**Total Assets Minus Total Liabilities = Net Worth** \_\_\_\_\_

# Net Worth Worksheet Fillable

**RM Cervero**



## **Net Worth Worksheet Fillable:**

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