

To determine your Net Worth simply fill out this worksheet.

### STEP 1: IDENTIFY YOUR ASSETS

#### Cash Equivalents

Checking \$ \_\_\_\_\_  
 Savings \$ \_\_\_\_\_  
 CDs \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
**TOTAL CASH EQV. \$ \_\_\_\_\_**

#### Investments

Bonds (Gov't/Municipal) \$ \_\_\_\_\_  
 Other Bonds \$ \_\_\_\_\_  
 Stocks \$ \_\_\_\_\_  
 Mutual Funds \$ \_\_\_\_\_  
 Business Interests \$ \_\_\_\_\_  
 Retirement Plans \$ \_\_\_\_\_  
     Roth IRA \$ \_\_\_\_\_  
     401(k) \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
**TOTAL INVESTMENTS \$ \_\_\_\_\_**

#### Personal Property

Primary Home \$ \_\_\_\_\_  
 Vacation home \$ \_\_\_\_\_  
 Car(s) \$ \_\_\_\_\_  
 Furnishings \$ \_\_\_\_\_  
 Jewelry / Art \$ \_\_\_\_\_  
 Collectibles \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
**TOTAL PROPERTY ASSETS \$ \_\_\_\_\_**

#### Other Assets

Cash Value of Insurance \$ \_\_\_\_\_  
 Annuities \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
**TOTAL OTHER ASSETS \$ \_\_\_\_\_**  
**TOTAL ASSETS \$ \_\_\_\_\_**

### STEP 2: IDENTIFY YOUR LIABILITIES

#### Liabilities

Home Mortgage \$ \_\_\_\_\_  
 Home Equity Loans \$ \_\_\_\_\_  
 Other Mortgage \$ \_\_\_\_\_  
 Bank Loans \$ \_\_\_\_\_  
 Auto Loans \$ \_\_\_\_\_  
 Credit Card/Charge Accts. \$ \_\_\_\_\_  
 Personal Loans \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
 Other \_\_\_\_\_ \$ \_\_\_\_\_  
**TOTAL LIABILITIES \$ \_\_\_\_\_**

### STEP 3: CALCULATE YOUR NET WORTH

**TOTAL ASSETS \$ \_\_\_\_\_**  
 Minus:  
**TOTAL LIABILITIES (\$ \_\_\_\_\_ )**  
**TOTAL NET WORTH \$ \_\_\_\_\_ \***

#### Hints:

- Value property at what you would expect to receive if you sold it today, including income taxes and withdrawal penalties.
- Include retirement/funds like 401(k)s or IRAs in the retirement plan section.
- Deduct real estate selling costs of 5-7% when valuing your home.
- You may want to include the current value of a pension. Do this within the other assets section using the estimated present value of the pension.

\* A positive value indicates what you would have if you paid off all your debts and sold all your assets.