

# Net Worth Worksheet

To figure your net worth, add up the value of all your assets and the value of all your liabilities separately. Then subtract the total value of your liabilities from the total value of your assets.

<b>Assets</b>	<b>Liabilities</b>
<p><b>Bank accounts</b> \$_____</p> <ul style="list-style-type: none"> <li>• Checking</li> <li>• Savings</li> <li>• CDs</li> <li>• Money market</li> </ul> <p><b>Personal property</b> \$_____</p> <ul style="list-style-type: none"> <li>• Home</li> <li>• Home contents</li> <li>• Automobile</li> <li>• Boat/recreational vehicle</li> <li>• Collectibles</li> <li>• Jewelry</li> </ul> <p><b>Investments</b> \$_____</p> <ul style="list-style-type: none"> <li>• Stocks</li> <li>• Bonds</li> <li>• Mutual funds</li> <li>• ETFs</li> <li>• Real estate/REITs</li> <li>• Life insurance (cash surrender value)</li> <li>• College savings plans</li> <li>• Other investments</li> </ul> <p><b>Retirement savings</b> \$_____</p> <ul style="list-style-type: none"> <li>• Employer-sponsored plans [401(k), 403(b), 457, SIMPLE, Keogh (including employer contribution if vested)]</li> <li>• IRAs</li> <li>• Defined benefit (pension) plan</li> <li>• Annuities (cash surrender value)</li> </ul> <p><b>Other</b> \$_____</p> <ul style="list-style-type: none"> <li>• Money you're owed</li> <li>• Other assets</li> </ul> <p><b>TOTAL ASSETS:</b> \$_____</p>	<p><b>Credit cards</b> \$_____</p> <ul style="list-style-type: none"> <li>• Visa</li> <li>• MasterCard</li> <li>• American Express</li> <li>• Other credit/charge cards</li> </ul> <p><b>Personal loans</b> \$_____</p> <ul style="list-style-type: none"> <li>• Mortgage</li> <li>• Additional mortgage/home equity loan</li> <li>• Car loan</li> <li>• Student loan</li> <li>• Bank loans</li> <li>• Other personal loans</li> </ul> <p><b>Investment loans</b> \$_____</p> <ul style="list-style-type: none"> <li>• Brokerage account loan</li> <li>• 401(k) loan</li> <li>• Life insurance loan</li> <li>• Business loan</li> <li>• Other investment loans</li> </ul> <p><b>Taxes owed</b> \$_____</p> <ul style="list-style-type: none"> <li>• Real estate taxes</li> <li>• Income taxes</li> <li>• Other taxes</li> </ul> <p><b>Other</b> \$_____</p> <ul style="list-style-type: none"> <li>• Current/unpaid bills</li> <li>• Other debts</li> </ul> <p><b>TOTAL LIABILITIES:</b> \$_____</p>

**Total Assets – Total Liabilities =**  
**Net Worth**  
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