



# Managing Your Money

## Net worth worksheet

To calculate your net worth, you first add up the values of all of your assets.

<b>My assets:</b>	<b>Value:</b>
All the cash in your <b>savings account</b>	\$ _____
All the cash in your <b>checking account</b>	\$ _____
The current value of any <b>certificates of deposit (CDs)</b>	\$ _____
Any <b>cash</b> you have at home, in your wallet or in a safe deposit box	\$ _____
The value of your <b>money market account</b>	\$ _____
The <b>cash surrender value</b> of your life insurance policy	\$ _____
The value of any <b>savings bonds</b>	\$ _____
Any <b>money you're owed</b>	\$ _____
Any <b>stocks</b> you hold outside of a retirement account	\$ _____
Any <b>bonds</b> you hold outside of a retirement account	\$ _____
Any <b>mutual funds</b> you hold outside of a retirement account	\$ _____
The vested value of any <b>stock options</b> you hold	\$ _____
Any <b>other investments</b> you hold outside of a retirement account	\$ _____
The value of your <b>individual retirement account (IRA)</b>	\$ _____
The value of your <b>Keogh</b> account	\$ _____
The value of your <b>401(k)</b> account	\$ _____
The value of your <b>403(b)</b> account	\$ _____
The value of any <b>other retirement plan</b> you have	\$ _____
The market value of <b>your home</b>	\$ _____
The market value of any <b>other real estate</b> you own	\$ _____
The value of any <b>car</b> you own	\$ _____
The market value of a <b>boat, plane</b> or <b>other vehicle</b> you own	\$ _____
The value of any <b>jewelry</b> you own	\$ _____
The value of any <b>collectibles</b> you own	\$ _____
The value of any <b>furniture</b> or <b>other personal property</b>	\$ _____
Any <b>other asset</b> you own	\$ _____
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<b>Total amount of assets =</b>	<b>\$ _____</b>

Next, you add up the amounts of all of your debts.

<b>My liabilities:</b>	<b>Value:</b>
Total remaining amount of your <b>mortgage</b>	\$ _____
Total remaining amount of your <b>car loans</b>	\$ _____
Total remaining amount of your <b>bank loans</b>	\$ _____
Total remaining amount of your <b>student loans</b>	\$ _____
Total remaining amount of your <b>home equity loan or second mortgage</b>	\$ _____
Total remaining amount of your <b>other loans</b>	\$ _____
Your <b>credit card balances</b>	\$ _____
The <b>real estate taxes</b> you owe	\$ _____
Any <b>income tax</b> you owe	\$ _____
Any <b>other taxes</b> you owe	\$ _____
Any <b>other debts</b>	\$ _____
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<b>Total amount of liabilities =</b>	<b>\$ _____</b>

Finally, subtract your total liabilities from your total assets, and the result is your net worth.

<b>Total assets</b>	<b>\$ _____</b>
-	
<b>Total liabilities</b>	<b>\$ _____</b>
=	
<b>Net worth</b>	<b>\$ _____</b>