

# PERSONAL NET WORTH WORKSHEET

An important step in planning for your financial future is to calculate your personal net worth (assets - debts). Every year, you should assess your net worth 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

<i>Cash &amp; Equivalents</i>	<i>Current Value</i>
Cash on Hand	\$
Checking Accounts	\$
Savings Accounts	\$
Money Market Accounts	\$
Cash Value of Life Insurance	\$
Other	\$
<b>Total Cash</b>	<b>\$</b>

<i>Real Estate/Property</i>	<i>Current Value</i>
Home	\$
Land	\$
Investment Property	\$
Vacation/Second Home	\$
Other	\$
<b>Total Real Estate</b>	<b>\$</b>

<i>Investments</i>	<i>Current Value</i>
CDs	\$
Stocks	\$
Bonds	\$
Mutual Funds	\$
Annuities	\$
IRAs	\$
401(k), 403(b) or 457 Plans	\$
Pension Plan	\$
Other	\$
<b>Total Investments</b>	<b>\$</b>

<i>Personal Property</i>	<i>Present Value</i>
Automobiles	\$
Recreational Vehicle/Boat	\$
Home Furnishings	\$
Art or Collections	\$
Jewelry/Furs	\$
Other	\$
<b>Total Personal</b>	<b>\$</b>

## LIABILITIES

<i>Current Debts</i>	
Personal Loans	\$
Auto Loans	\$
Credit Card Balances	\$
Estimated Income Tax Owed	\$
Medical Debt	\$
Other	\$
<b>Total Current Debts</b>	<b>\$</b>

<i>Long Term Debt</i>	
Mortgage (primary residence)	\$
Home Equity Loan	\$
Mortgage on other properties	\$
Student Loans	\$
Life Insurance Policy Loans	\$
Other	
<b>Total Long-Term Debts</b>	<b>\$</b>

Total Assets \$  
 Total Liabilities \$ ( )

**Net Worth**



EducationFirstFCU.org