

Net Worth Calculation Worksheet



An important step in gaining financial control is to calculate your net worth (Assets – Debts). Your net worth should be tabulated annually, in order to review your progress and compare it against your financial goals. In addition, a net worth statement is a valuable aid in planning your estate and recording for loan and insurance purposes.

YOUR ASSETS

CASH	
Cash on hand	\$
Checking account	\$
Savings account(s)	\$
Money Market funds	\$
Cash value of Life Insurance	\$
Other	\$
REAL ESTATE / PROPERTY	
Home	\$
Land	\$
Other	\$
INVESTMENTS (MARKET VALUE)	
Certificates of Deposit (CDs)	\$
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	\$ 0

YOUR DEBTS

CURRENT DEBTS	
Household	\$
Medical	\$
Credit cards	\$
Department store cards	\$
Back taxes	\$
Legal fees	\$
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 ASSETS	\$ 0

YOUR NET WORTH

Assets	\$	0
Debt	\$	0
TOTAL NET WORTH	\$	0