

## Net Worth Worksheet

Instructions: Complete in excel (input values and it will sum/subtract for you). Or, print it off and complete with a pencil.

### **Assets**

#### *Liquid*

Emergency fund	Held at a bank or Credit Union
Checking account	Account where you manage expenses
Individual Retirement Accounts	Traditional IRAs, ROTH IRAs
Retirement Plan Assets	403bs, 401ks, etc.
Other	
Other	
<i>Sub total</i>	<hr/> 0

#### *Illiquid*

Residence	Approximate value if sold today
Other Real Estate	" "
Tools & Equipment	" "
Ownership Share in Business	" "
Unsold Inventory	How to value? It depends... How likely are prospects for selling?
Other	
Other	
<i>Sub total</i>	<hr/> 0

### **Total Assets**

0

### **Debt**

Mortgage (remaining balance)	___-yr fixed, at ___% interest
Equity Line	Variable, currently at ___% interest
Student Loan total	Stafford Sub & Unsub, other
Credit Cards	Aggregate of all balances, incl. store cards
Personal Debt	Informal or otherwise
Other	
Other	
<i>Sub total</i>	<hr/> 0

### **Net Worth Estimate**

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Snapshot of a point in time

## **Sample Net Worth Statement**

### **Assets**

#### *Liquid*

Emergency fund	4,000	Held at a bank or Credit Union
Savings account	3,500	
Retirement Accounts	45,000	IRAs, 403bs, 401ks, etc.
Other	0	
Other	0	
<i>Sub total</i>	<u>52,500</u>	

#### *Illiquid*

Residence	120,000
Equipment	15,000
Ownership in Business	5,000
Other	0
Other	0
<i>Sub total</i>	<u>140,000</u>

**Total Assets** 192,500

### **Debt**

Mortgage (remaining balance)	100,000	30 yr fixed, at 5.5% interest
Equity Line	10,000	Variable
Student Loan total	45,000	Various Stafford ad other
Credit Cards	6,000	
Other	0	
	<u>161,000</u>	

**Net Worth estimate** 31,500 Snapshot of a point in time