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.

Assets

Bank accounts $_____
- Checking
- Savings
- CDs
- Money Market

Personal property $_____
- Home
- Home contents
- Automobile
- Boat/Recreational vehicle
- Collectibles
- Jewelry

Investments $_____
- Stocks
- Bonds
- Mutual Funds
- ETFs
- Real Estate/REITs
- Life insurance (Cash surrender value)
- College savings plans
- Other investments

Retirement savings $_____
- Employer-sponsored plans [401(k), 403(b), 457, SIMPLE, Keogh (including employer contribution if vested)]
- IRAs
- Defined benefit (pension) plan
- Annuities (Cash surrender value)

Other $_____
- Money you're owed
- Other assets

TOTAL ASSETS: $_____

Liabilities

Credit cards $_____
- Visa
- MasterCard
- American Express
- Other credit/charge cards

Personal loans $_____
- Mortgage
- Additional mortgage/Home equity loan
- Car loan
- Student loan
- Bank loans
- Other personal loans

Investment loans $_____
- Brokerage account loan
- 401(k) loan
- Life insurance loan
- Business loan
- Other investment loans

Taxes owed $_____
- Real estate taxes
- Income taxes
- Other taxes

Other $_____
- Current/unpaid bills
- Other debts

TOTAL LIABILITIES: $_____

Total Assets – Total Liabilities =
Net Worth
$_____

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