

WHAT AM I WORTH?

ASSETS

Cash on hand \$
What do you have in your wallet?

Cash in checking \$
What's in your checking account?

Cash in savings \$
What's in your savings account?

Market value of your home \$
If you own your home, what's its estimated value?

Market value of any other real estate \$
Own a cabin? Undeveloped land?

Resale value of car or other vehicle \$
How much could you get for your car, van or Vespa?

Personal property \$
What's the resale value of any electronics, furniture, jewelry or other valuables you own?

Money-market accounts \$
Any money in these accounts, which offer a competitive interest rate in exchange for restricted withdrawals?

Current value of 401(k) \$
Do you have an employer-sponsored retirement fund, with pre-tax contributions?

Current value of individual retirement account \$
Do you have a Roth IRA or other qualified retirement saving plan you established separately from an employer?

Current value of stocks \$
Do you own any stocks outside of a retirement savings account?

Current value of bonds \$
Do you own any bonds outside of a retirement savings account?

Cash value life insurance \$
If you have any life insurance, what's the policy value?

Other Assets \$
Anything we're missing? Pot of gold? State secrets?

TOTAL ASSETS \$
Just add it all up

LIABILITES

Student loans \$
How much more do you have to pay back for education loans, if anything?

Balance owed on credit cards \$
How much do you owe the credit card company? Include fees and late payment charges, if applicable

Balance owed on mortgage \$
If you bought your home and financed it through a mortgage, how much is left to pay off?

Balance owed home equity loan or other real estate loans \$
If you have any home equity lines of credit, home improvement loans or loans related to property upkeep, how much more do you owe?

Balance owed on car loan, or lease obligation \$
If you have a car loan (or a loan for another vehicle), how much is left to pay off? If you lease, how much do you owe the lessor?

Delinquent taxes \$
Do you owe any back taxes?

Unpaid utility bills \$
Do you have outstanding water, gas, electric or cell phone bills? Include any late payment charges

Other loans \$
Do you owe money to a friend or family member? How about a small business loan or other type of debt?

Other liabilities \$
Any liabilities we missed, such as a court judgment against you?

TOTAL LIABILITIES \$
Add 'em up

TOTAL NET WORTH

Subtract total liabilities from total assets, and you're done! \$