Determining Your Net Worth

It doesn't matter how much money we make; whatever the amount, we need to know how much money we have, where it's going, and how we can save more.

ROYAL NEIGHBORS FOUNDATION
Know Your Worth®

It starts with a balance sheet, which summarizes assets and liabilities and determines your net worth. The balance sheet below can help you easily get a handle on your current financial situation.

Property Assets	Asset Worth	Notes
Residence	$_____	_____
Vacation Home	$_____	_____
Rental Real Estate	$_____	_____
Furnishings	$_____	_____
Automobiles/Motorcycles/Boats	$_____	_____
Art, Jewelry, and Other Valuables	$_____	_____
Total Property Assets	$_____	_____

Equity Assets	Asset Worth	Notes
Stocks	$_____	_____
Mutual Funds/ETF	$_____	_____
Variable Annuities	$_____	_____
Business Interests	$_____	_____
Limited Partnerships	$_____	_____
Total Equity Assets	$_____	_____

Fixed Assets	Asset Worth	Notes
Bonds	$_____	_____
CDs	$_____	_____
Fixed and Indexed Annuities	$_____	_____
Other Fixed Assets	$_____	_____
Total Fixed Assets	$_____	_____

Cash Reserve Assets	Asset Worth	Notes
Checking Accounts	$_____	_____
Savings Accounts	$_____	_____
Cash Value of Life Insurance	$_____	_____
Money Market Funds	$_____	_____
Other Cash Reserve Assets	$_____	_____
Total Cash Reserve Assets	$_____	_____

Total Assets	Total Asset Worth	Notes
Total Property Assets	$_____	_____
Total Equity Assets	$_____	_____
Total Fixed Assets	$_____	_____
Total Cash Reserve Assets	$_____	_____
TOTAL ASSETS	$_____	_____

Liabilities	Liability Amount	Notes
Home Mortgage	$_____	_____
Other Mortgage	$_____	_____
Home Equity Loans	$_____	_____
Automobile/Motorcycle/Boat Loans	$_____	_____
Bank Loans	$_____	_____
Business Loans	$_____	_____
Personal Loans	$_____	_____
Student Loans	$_____	_____
Credit Card Debt	$_____	_____
Other Debt	$_____	_____

Total Liabilities	Total Liability Amount	Notes
TOTAL LIABILITIES	$_____	_____

Net Worth	Total Worth
Total Assets	$_____
Subtract Total Liabilities —	$_____
NET WORTH	$_____