

# Net Worth Worksheet

**Instructions:** Net worth is determined by subtracting your total liabilities (debts) from your total assets. Fill in the two columns below, then total each column up and subtract the total in column B from the total in column A.

|  |  |  |  |
| --- | --- | --- | --- |
| **Assets** | | **Liabilities** | |
| Current market value of home | $ | Current mortgage balance | $ |
| Current market value of car(s) | $ | Home equity loan/HELOC balance | $ |
| Checking account balance(s) | $ | Current auto loan balance(s) | $ |
| Savings account balance(s) | $ | Total credit card balance | $ |
| Money Market Account balance | $ | Total student loan balance | $ |
| Total value of bonds | $ | Debt consolidation loan balance | $ |
| Total value of stocks | $ | Total personal loan balance | $ |
| Current 401(k) balance | $ | 401(k) loan balance | $ |
| Current IRA balance | $ | Total medical bills | $ |
| Permanent life insurance policy | $ | Collection accounts | $ |
| Appraised value of antiques | $ | Other | $ |
| Appraised value of art | $ | Other | $ |
| Appraised value of jewelry | $ |  |  |
| Other | $ |  |  |
| **TOTAL** | $ | **TOTAL** | $ |

**TOTAL ASSETS (COLUMN A) – TOTAL LIABILITIES (COLUMN B) = \_\_\_\_\_\_\_\_\_\_\_ NET WORTH**