Looking carefully at where you stand today is the first step toward taking control of your finances. If you own more than you owe, you’re headed in the right direction. If you owe more than you own, you may want to reduce your debts.

To determine your net worth, fill in all ten “totals” lines of this worksheet. It’s wise to fill out a Net Worth Worksheet once a year. Compare it with the previous year’s to check your progress.

Date: ____________________

<table>
<thead>
<tr>
<th>Assets—What You Own</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on hand</td>
<td></td>
</tr>
<tr>
<td>Checking accounts</td>
<td></td>
</tr>
<tr>
<td>Savings accounts</td>
<td></td>
</tr>
<tr>
<td>Money market accounts</td>
<td></td>
</tr>
<tr>
<td>Short-term certificates of deposit</td>
<td></td>
</tr>
<tr>
<td>Cash value of life insurance</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>1. Total current assets</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets—What You Own</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobiles</td>
<td></td>
</tr>
<tr>
<td>Recreational vehicles</td>
<td></td>
</tr>
<tr>
<td>Home furnishings</td>
<td></td>
</tr>
<tr>
<td>Collectibles</td>
<td></td>
</tr>
<tr>
<td>Artwork</td>
<td></td>
</tr>
<tr>
<td>Jewelry</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>3. Total personal property</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets—What You Own</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>401(k) or 403(b) plan</td>
<td></td>
</tr>
<tr>
<td>Annuities</td>
<td></td>
</tr>
<tr>
<td>IRAs</td>
<td></td>
</tr>
<tr>
<td>Other retirement assets</td>
<td></td>
</tr>
<tr>
<td>Long-term certificates of deposit</td>
<td></td>
</tr>
<tr>
<td>Stocks/Stock mutual funds</td>
<td></td>
</tr>
<tr>
<td>Bonds/Bond mutual funds</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>2. Total investment assets</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets—What You Own</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal residence</td>
<td></td>
</tr>
<tr>
<td>Vacation home</td>
<td></td>
</tr>
<tr>
<td>Rental property</td>
<td></td>
</tr>
<tr>
<td>Land</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>4. Total real estate</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets—What You Own</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Total assets (lines 1+2+3+4)</td>
<td></td>
</tr>
</tbody>
</table>

continued >
<table>
<thead>
<tr>
<th>Liabilities—What You Owe</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department store credit cards</td>
<td></td>
</tr>
<tr>
<td>Major credit cards</td>
<td></td>
</tr>
<tr>
<td>Back taxes</td>
<td></td>
</tr>
<tr>
<td>Medical and dental bills</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>6. Total current liabilities</strong></td>
<td></td>
</tr>
<tr>
<td>Automobile loans</td>
<td></td>
</tr>
<tr>
<td>Education loans</td>
<td></td>
</tr>
<tr>
<td>Personal loans</td>
<td></td>
</tr>
<tr>
<td>Installment contracts</td>
<td></td>
</tr>
<tr>
<td>Home equity loans/Lines of credit</td>
<td></td>
</tr>
<tr>
<td>Retirement plan loan</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>7. Total loans</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities—What You Owe</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage on primary residence</td>
<td></td>
</tr>
<tr>
<td>Mortgage on vacation home</td>
<td></td>
</tr>
<tr>
<td>Mortgage on rental property</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>8. Total mortgages</strong></td>
<td></td>
</tr>
<tr>
<td><strong>9. Total liabilities (lines 6+7+8)</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Worth</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets (line 5)</td>
<td></td>
</tr>
<tr>
<td>Total liabilities (line 9)</td>
<td></td>
</tr>
<tr>
<td><strong>10. Net worth (line 5 minus line 9)</strong></td>
<td></td>
</tr>
</tbody>
</table>