

Net Worth Sheet

Name		Date
Address	Email Address	
Contact Info	Email Address	

Physical Assets			
Asset Type	Value	Liabilities	Net
Home	\$ -	\$ -	\$ -
Rental Property	\$ -	\$ -	\$ -
Vacation Home	\$ -	\$ -	\$ -
Car 1	\$ -	\$ -	\$ -
Car 2	\$ -	\$ -	\$ -
Motor Cycle	\$ -	\$ -	\$ -
Physical Asset Sub-Total			\$ -

Bank Accounts			
Account Type / Account Name	Value		Net
Bank Name, Savings Account	\$ -		\$ -
Bank Name, Checking account	\$ -		\$ -
Bank Name, Account Type	\$ -		\$ -
Bank Name, Account Type	\$ -		\$ -
Bank Name, Account Type	\$ -		\$ -
Bank Account Sub-Total			\$ -

Investment Accounts			
Account Type / Account Name	Value	Liabilities	Net
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Account Owner, Holding Company, Type	\$ -	\$ -	\$ -
Investment Account Sub-Total			\$ -

Non-Asset Liabilities			
Debt Type and Account		Liabilities	Net
Debt Hold's Name / Type of Debt		\$ -	\$ -
Debt Hold's Name / Type of Debt		\$ -	\$ -
Debt Hold's Name / Type of Debt		\$ -	\$ -
Debt Hold's Name / Type of Debt		\$ -	\$ -
Debt Hold's Name / Type of Debt		\$ -	\$ -
Non-Asset Liability Sub-Total			\$ -

NET WORTH (Assets - Liabilities)	\$ -
---	-------------

Net Worth Instructions

General Instructions

Value should be established at market rate for real estate, and liquidation value for other assets unless a well established market for a particular item. Liabilities should be listed at the total owed on an account or item. The net is the difference between the set value and the liability owed on the item. (asset value - liability value = net value).

Physical Assets

All Items of substantial value should be listed including real estate and vehicles. Jewelry, Artwork or collectables should be included if there is a liability against it, or if the value is more than 5% of you annual income and is listed as insured in a homeowner or renters insurance policy.

Bank and Investment and non-Asset Liability Accounts

Accounts should be listed based on the closing balance on a particular day. Value for all accounts should be consistent and use the same date basis.

The Math

Establish a value for each asset by subtracting any liability on the item and list the value as the net. As Bank accounts do not have liabilities, the balance in the account on that day is the net value. Non-asset liabilities will not have a value only a liability value these will total as a negative number. Find a sub-total for each section and then sum all of the sub-totals together to find the total net worth.

Net Worth Sheet

JOHN AND JANE DOE		3/31/2014	
123 HAPPY STREET, ANYTOWN, CA 90210		Johndoe@yahoo.com	
JOHN CELL: 515-919-1212, JANE CELL 515-555-1234		jdoe37@hotmail.com	
Physical Assets			
Asset Type	Value	Liabilities	Net
HOME	\$ 375,000	\$ 212,834	\$ 162,166
JOHN'S TOYOTA CAMRY	\$ 7,500	\$ 6,200	\$ 1,300
JANE'S MINI COOPER	\$ 27,000	\$ 29,122	\$ (2,122)
CAMPER	\$ 11,000	\$ -	\$ 11,000
<small>Car2</small>	\$ -	\$ -	\$ -
<small>Motor Cycle</small>	\$ -	\$ -	\$ -
Physical Asset Sub-Total			\$ 172,344
Bank Accounts			
Account Type / Account Name	Value		Net
FULTON BANK, CHECKING ACT	\$ 1,255		\$ 1,255
FULTON BANK, SAVINGS ACCOUNT	\$ 2,300		\$ 2,300
MEMBERS 1ST SAVINGS ACCOUNT	\$ 5,500		\$ 5,500
MEMBERS FIRST CHRISTMAS CLUB	\$ 800		\$ 800
<small>Bank Name, Account Type</small>	\$ -		\$ -
Bank Account Sub-Total			\$ 9,855
Investment Accounts			
Account Type / Account Name	Value	Liabilities	Net
JOHN'S VANGUARD 401K	\$ 112,000	\$ 30,000	\$ 82,000
JANE'S PNC 401K	\$ 85,000	\$ -	\$ 85,000
JANE'S AMERICAN 403B	\$ 18,000	\$ -	\$ 18,000
JOHN'S VANGUARD 401K (OLD)	\$ 11,000	\$ -	\$ 11,000
JOINT AMERITRADE ACT	\$ 16,500	\$ -	\$ 16,500
JOINT AMERICAN ACT	\$ 44,000	\$ -	\$ 44,000
<small>Account Owner, Holding Company, Type</small>	\$ -	\$ -	\$ -
Investment Account Sub-Total			\$ 256,500
Non-Asset Liabilities			
Debt Type and Account		Liabilities	Net
JOHN'S STUDENT LOAN, NSF		\$ 30,000	\$ (30,000)
DISCOVER CARD		\$ 6,500	\$ (6,500)
DELTA AIRLINES VISA		\$ 300	\$ (300)
PLATINUM MASTER CARD		\$ 1,200	\$ (1,200)
PERSONAL LOAN TO JANE'S DAD		\$ 2,500	\$ (2,500)
Non-Asset Liability Sub-Total			\$ (40,500)
NET WORTH (Assets - Liabilities)			\$ 398,199