



DATE:

ITEM	VALUE	(minus) DEBT	(equals) EQUITY
Real Estate (Home)			
Real Estate (Rental or Other)			
Car 1			
Car 2			
Car 3			
Cash on Hand			
Checking Account 1			
Checking Account 2			
Savings Account 1			
Savings Account 2			
Money Market Fund			
Mutual Fund Account 1			
Mutual Fund Account 2			
Mutual Fund Account 3			
Mutual Fund Account 4			
Retirement Plan 1			
Retirement Plan 2			
Retirement Plan 3			
Retirement Plan 4			
Stocks (not part of retirement)			
Bonds (not part of retirement)			
Cash Value (Insurance)			
Household Items (if you want to sell)			
Jewelry (if you want to sell)			
Antiques (if you want to sell)			
Boat			
Credit Card Debt			
Other Debt (not including the house)			
Other			
Other			
Other			
Other			
TOTAL NET WORTH			

***This sheet will give you an estimate of your NET WORTH. Be as accurate as possible, but don't worry if your numbers aren't exact. List how much the item is worth in the VALUE column, and list how much you owe on the DEBT column. The difference is called your NET WORTH. If you add up all you own, and subtract all you owe, and get a negative number, that means you have a NEGATIVE NET WORTH. Most people are in this position. Work diligently to make this number positive.

***List any debts you have like credit cards and loans in the debt column (not in the value column). These things count against us negatively, so we need to make sure they go in the minus column. Make sure that you add up all the EQUITY column numbers so that you can see the total picture.

Complete this sheet EVERY MONTH. As you work your plan, you will see your Total Net Worth in the bottom right hand (RED) cell begin to increase! That's motivating stuff...