

# LOVE & MONEY / YOUR FINANCIAL JOURNAL

## NET WORTH WORKSHEET

A balance sheet is a snapshot of what you own and what you owe. The difference is your "net worth." A positive net worth can help you take advantage of opportunities or deal with financial setbacks.

### ASSETS

#### WHAT WE OWN

Our house \$ \_\_\_\_\_

Our car \$ \_\_\_\_\_

Our furnishings \$ \_\_\_\_\_

Cash in bank \$ \_\_\_\_\_

Retirement savings \$ \_\_\_\_\_

**TOTAL ASSETS** \$ \_\_\_\_\_

### LIABILITIES

#### WHAT WE OWE

Mortgage \$ \_\_\_\_\_

2nd mortgage \$ \_\_\_\_\_

Car loan \$ \_\_\_\_\_

Student loan \$ \_\_\_\_\_

Credit card balances \$ \_\_\_\_\_

**TOTAL LIABILITIES** \$ \_\_\_\_\_

### CALCULATE YOUR NET WORTH

**ASSETS** \$ \_\_\_\_\_ Minus (-) **LIABILITIES** \$ \_\_\_\_\_ Equals (=)

\$

**NET WORTH**