

# Taking Stock

## Personal Balance Sheet

<b>Assets: What you own</b>	
<b>Cash &amp; Short-Term Securities &lt; 12 months</b>	<b>Current Value \$</b>
Checking Account	
Savings Account	
Savings bonds	
Term deposits (cashable or due in less than 12 months)	
Money market funds/ETFs, T-bills, etc.	
Expected life insurance proceeds	
Cash surrender value of your life insurance	
Other (money owed to you, tax returns, etc.)	
<b>A) Total Cash &amp; Short-Term Securities</b>	
<b>Investments</b>	<b>Current Value \$</b>
Stocks (include any in company savings plans)	
Bonds	
Mutual funds/ETFs	
Shares in private companies	
Family business assets (other than shares or land)	
Notes/Loans receivable	
Other	
<b>B) Total Investment Assets</b>	

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<b>Assets: What you own</b>	
<b>Retirement Savings</b>	<b>Current Value \$</b>
Company, union, or other group plans	
Regulated plans (401k, IRA, RRSP, RRIF, etc.)	
Personal Accounts designated for retirement savings	
Other Assets earmarked for retirement	
<b>C) Total Retirement Assets</b>	
<b>Personal Assets</b>	<b>Current Value \$</b>
Home (primary residence)	
Home furnishings	
Vacation property	
Rental property	
Business property/farm land	
Cars/Trucks	
RVs, boats, motorcycles	
Art, jewelry, antiques, collectibles, valuable personal items	
<b>D) Total Personal Assets</b>	
<b>E) Total Assets (A+B+C+D)</b>	

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<b>Liabilities: Money you owe</b>	
<b>Short-Term Credit (due date &lt; 12 months)</b>	<b>Current Value \$</b>
Credit Card #1	
Credit Card #2	
Credit Card #3	
Home Owner Line of Credit	
Personal loans (borrowed from family or friends)	
Other:	
<b>F) Total Short-Term Credit</b>	
<b>Medium-Term Credit (due in 1 - 5 years)</b>	<b>Current Value \$</b>
Personal bank loan	
Auto loan(s)	
Student loan(s)	
Other:	
<b>G) Total Medium-Term Credit</b>	
<b>Long-Term Credit (due in 5+ years)</b>	<b>Current Value \$</b>
Mortgage (primary residence)	
Mortgage (vacation property)	
Mortgage (rental property)	
Business loan(s)	
Other:	
<b>H) Total Long-Term Credit</b>	
<b>I) Total Liabilities (F+G+H)</b>	

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### Personal Net Worth Calculation

Total Assets (E)	
Less: Total Liabilities (I)	
<b>Equals: Net Worth (E-I)</b>	
<b>Notes:</b>	