



# Net Worth Calculation Worksheet

*A form to help you assess your loved one's financial situation.*

Name: \_\_\_\_\_

Date: \_\_\_\_\_

## A. ASSETS—List everything your loved one owns that has cash value.

### 1. Liquid Assets

a. Checking Accounts:		
Bank Name:	Account Number:	Amount:
Bank Name:	Account Number:	Amount:
Bank Name:	Account Number:	Amount:
<b>a. Total:</b>		\$

  

b. Savings Accounts:		
Bank Name:	Account Number:	Amount:
Bank Name:	Account Number:	Amount:
Bank Name:	Account Number:	Amount:
		\$

<b>b. Total:</b>	
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<b>c. Certificates of Deposit, Treasury Bills, Money Market Accounts</b> <i>(List funds deposited for a specific period of time.)</i>
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Bank Name:	Account Number:	Amount:
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Bank Name:	Account Number:	Amount:
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Bank Name:	Account Number:	Amount:
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<b>c. Total:</b>	\$
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<b>d. Cash Value Life Insurance</b> <i>(Include cash value, equity, investment built up in each policy; NOT the face value.)</i>
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Company Name:	Policy Number:	Cash Value:
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Company Name:	Policy Number:	Cash Value:
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Company Name:	Policy Number:	Cash Value:
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<b>d. Total:</b>	\$
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<b>1. TOTAL LIQUID ASSETS:</b> <i>(Add totals a, b, c, and d above)</i>	\$
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## 2. Equity Assets

<i>Include current market value of U.S. Savings Bonds, Treasury Bonds, and other money market and stock investments.</i>	
a. Stocks:	Amount:
b. Bonds:	Amount:
c. Other Securities:	Amount:
<b>2. TOTAL EQUITY ASSETS:</b> <i>(Add totals a, b, and c above)</i>	\$

## 3. Tax Sheltered/Tax Deferred Assets

<b>a. Pension and/or Profit Sharing Plans</b> <i>(These are only an asset if your loved one can convert them to cash and receive income from them.)</i>		
Plan:	Account Number:	Amount:
Plan:	Account Number:	Amount:
Plan:	Account Number:	Amount:
<b>a. Total:</b>		\$
<b>b. Individual Retirement Account Balance</b>		
Account:		Amount:

Account:	Amount:
Account:	Amount:
<b>b. Total:</b>	\$
<b>c. Other—Tax-Sheltered Annuities or other annuities</b>	
Description:	Amount:
Description:	Amount:
Description:	Amount:
<b>c. Total:</b>	\$
<b>3. TOTAL TAX-SHELTERED ASSETS:</b> <i>(Add totals a, b, and c above)</i>	\$

**4. Non-Income Earning Assets**

a. Home(s): <i>(Contact a real estate agent or professional appraiser to estimate current market value.)</i>	\$
b. Car(s): <i>(Use current "Blue Book," or other valuation guide.)</i>	\$
c. Other Vehicle(s):	\$
	\$

d. Personal Property: <i>(Includes home furnishings, appliances, antiques, collectibles, art, jewelry, tools, livestock, etc.)</i>	
<b>4. TOTAL NON-INCOME EARNING ASSETS:</b> <i>(Add totals a, b, c, and d above)</i>	\$

**5. Other Assets**

a. Accounts or Notes Receivable:	\$
b. Rebates or Refunds:	\$
c. Trusts, Patents, or Memberships:	\$
d. Other: <i>(Include non-residential real estate)</i>	\$
<b>5. TOTAL OTHER ASSETS:</b> <i>(Add totals a, b, c, and d above)</i>	\$
<b>A. Total Assets:</b> <i>(Add totals 1–5 above.)</i>	\$

**B. DEBT/LIABILITIES—List everything your loved one owes in debts.**

**1. Short-Term Debt**

a. Car:	\$
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b. Car:		\$
c. Other Vehicle:		\$
d. Credit Card: <i>(Check current monthly statement)</i>	Account Number:	\$
e. Credit Card:	Account Number:	\$
f. Credit Card:	Account Number:	\$
g. Total Installment Debt: <i>(Check contracts by the number of months remaining on the contract.)</i>		\$
h. Other Loans: <i>(List loans of less than 5 years in length. Also list doctor bills, service bills, etc.)</i>		\$
i. Other Liabilities: <i>(List any court-ordered payments, lawsuit settlements, past-due accounts, and taxes due.)</i>		\$
<b>1. TOTAL SHORT-TERM DEBT:</b> <i>(Add totals a–i above.)</i>		\$

## 2. Long-Term Debt

a. Home Mortgage(s): <i>(Check the current period statements from the financial institution.)</i>	\$
b. Other Mortgages:	\$
c. Other Loans: <i>(List loans of more than 5 years in length)</i>	\$
<b>2. TOTAL LONG-TERM DEBT:</b> <i>(Add totals a, b, and c above)</i>	\$

## 3. Contingent Liabilities

a. Debts your loved one has cosigned:	\$
b. Suits pending against your loved one:	\$
c. Other Contingent Liabilities:	\$
<b>3. TOTAL CONTINGENT LIABILITIES:</b> <i>(Add totals a, b, and c above)</i>	\$

<b>B. Total Debt/Liabilities:</b>  (Add totals 1–3 above.)	\$
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**C. NET WORTH**

<b>A. Total Assets:</b>  (Enter total from section A above.)	\$
<b>B. Total Debt/Liabilities:</b>  (Enter total from section B above)	\$
<b>Net Worth:</b>  (Subtract Total B from Total A.)	\$

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