Use this worksheet to calculate your personal net worth. This figure will largely
determine how much a traditional lender is willing to loan. The higher your net worth,
the better your chances for securing financing.

Net Worth Worksheet

Calculate your current net worth: Date __________________

Assets
• real estate (personal residence and other properties) __________
• retirement accounts (401k, IRA, SEP) __________
• auto __________
• investments (stocks, bonds, annuities, mutual funds) __________
• life insurance (cash value) __________
• money owed to you __________
• tax refund coming to you __________
• deposits/prepayments __________
• savings account __________
• checking account __________
• miscellaneous __________
Total assets __________

Liabilities
• first mortgages on real estate __________
• second mortgages on real estate/equity loans __________
• auto loan __________
• credit card debt __________
• student loans __________
• other loans __________
• miscellaneous __________
Total liabilities __________

Net worth (subtract total liabilities from total assets) __________