

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*** _____

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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) _____