

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)*** \_\_\_\_\_