



Net Worth Worksheet

Purpose: This worksheet helps you calculate your net worth by listing what you own (assets) and what you owe (liabilities). Your net worth is a snapshot of where you are today — not a judgment. Use it to track progress over time. If you fill this out twice a year, you'll always stay on top of your financial situation.

Step 1: List Your Assets (What You Own)

Use current or estimated values. It's okay to round.

Cash & Savings

Asset	Estimated Value (\$)
• Checking account(s)	•
• Savings account(s)	•
• Cash on hand	•
• Emergency fund	•
• Subtotal – Cash & Savings	•

Investments & Retirement

Asset	Estimated Value (\$)
• 401(k) / 403(b)	•
• IRA / Roth IRA	•
• Other investment accounts	•
• Employer match (if vested)	•
• Subtotal – Investments	•

Property & Personal Assets

Asset	Estimated Value (\$)
• Home value	•
• Vehicle(s)	•
• Valuable personal items	•
• Other assets	•
• Subtotal – Property & Personal	•

Total Assets

Total Assets = \$ _____

Step 2: List Your Liabilities (What You Owe)

Use current balances owed.

Short-Term & Revolving Debt

Liability	Balance Owed (\$)
• Credit card #1	•
• Credit card #2	•
• Medical bills	•
• Collections	•
• Subtotal – Short-Term Debt	•

Long-Term Loans

Liability	Balance Owed (\$)
• Student loans	•
• Auto loan(s)	•
• Personal loan(s)	•
• Mortgage	•
• Other debt	•
• Subtotal – Long-Term Debt	•

Total Liabilities

Total Liabilities = \$ _____

Step 3: Calculate Your Net Worth

Net Worth Formula:

Total Assets – Total Liabilities = Net Worth

My Net Worth Today = \$ _____

- Positive net worth
 - Negative net worth
 - Break-even
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Step 4: Reflect & Plan

Answer a few quick questions to guide next steps:

1. What surprised me most about my net worth?

2. One asset I want to grow:

3. One debt I want to focus on reducing:

4. One small action I can take this month to improve my net worth:

Tips for Using This Worksheet

- Update your net worth **1–2 times per year**
- Focus on trends, not perfection
- Paying down debt *and* saving both increase net worth
- Small changes add up over time

Remember: Your net worth is a tool for empowerment — not a measure of your worth as a person.