

Where you stand now

YOUR PERSONAL BALANCE SHEET

Use this work sheet to calculate your current assets, liabilities and net worth. When you know where your current net worth comes from, you can see where your financial position is strong and where it is weak. This work sheet, along with the investment-mix work sheet on page 3, lays the necessary groundwork for setting your investment goals and making plans to reach them.

Assets	
CASH IN SAVINGS ACCOUNTS	\$
CASH IN CHECKING ACCOUNTS	
CASH ON HAND	
CERTIFICATES OF DEPOSIT	
MONEY-MARKET FUNDS	
U.S. SAVINGS BONDS	
MARKET VALUE OF HOME	
MARKET VALUE OF OTHER REAL ESTATE	
CASH VALUE OF LIFE INSURANCE	
SURRENDER VALUE OF ANNUITIES	
VESTED EQUITY IN PENSION PLANS	
VESTED EQUITY IN PROFIT SHARING	
401(K) OR 403(B) PLANS	
INDIVIDUAL RETIREMENT ACCOUNTS	
KEOGH PLANS	
STOCKS (INDIVIDUALLY OWNED)	
BONDS (INDIVIDUALLY OWNED)	
MUTUAL FUNDS	
STOCKS	
BONDS	
REAL ESTATE INVESTMENT TRUSTS	
OTHER INVESTMENTS	
COLLECTIBLES	
PRECIOUS METALS	
ESTIMATED MARKET VALUE OF:	
HOUSEHOLD FURNISHINGS	
AUTOMOBILES AND TRUCKS	
BOATS, RECREATIONAL VEHICLES	
FURS AND JEWELRY	
LOANS OWED TO YOU	
OTHER ASSETS	
Total Assets	(A) \$
Liabilities	
BALANCE OWED ON MORTGAGES	\$
AUTO LOANS	
STUDENT LOANS	
HOME-EQUITY CREDIT LINE	
OTHER CREDIT LINES	
CREDIT CARD BILLS	
OTHER BILLS	
Total Liabilities	(B) \$
Current Net Worth	
(A MINUS B)	\$

Source: Kiplinger's *Invest Your Way to Wealth*, by Theodore J. Miller (Kiplinger Books; \$23.95)