

NET WORTH WORK SHEET

In this worksheet you will find a template to calculate your own Net Worth, an example is also given to help you along the way.

Read the article **Personal Finance in your 30's: How do you figure out your net worth?** first to understand what your Net Worth means and why it is so important to keep checking it!

Make sure to Calculate your net Worth every 6 months to see in which areas you can grow or tweak to increase your Net Worth in the long run.

How do I calculate my Net Worth?

It is a simple calculation of your assets minus your liabilities. Assets are the things that you own (debt-free) and your cash. Your liabilities are all your debts, including something like a mortgage or car loan.

NOW LET'S START :-)

**YOU'VE RECEIVED A BONUS
PAGE TELLING YOU WHAT
AREAS TO LOOK AT TO
INCREASE YOUR NET
WORTH**

NET WORTH WORK SHEET

An example

Tina is 35 and lives in Amsterdam and has a house with a market value of \$450.000. She has a car worth \$5.000, savings \$10.000, checking account with \$750 and other assets worth \$5.000. Her liabilities are the mortgage on the house of \$400.000, a student loan of \$2.500 and no credit card debts.

TINA'S ASSETS ARE WORTH

| | | |
|------------------------|---------|--|
| CHECKING ACCOUNT | 750 | |
| SAVINGS ACCOUNT | 10.000 | |
| CASH | - | |
| CAR (MARKET VALUE) | 5.000 | |
| HOUSE (MARKET VALUE) | 450.000 | |
| INVESTMENTS | - | |
| JEWELRY, FURNITURE | - | |
| OTHER | 5.000 | |
| <hr/> | | |
| TOTAL VALUE OF ASSETS: | 470.750 | |

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An example

Tina is 35 and lives in Amsterdam and has a house with a market value of \$450.000. She has a car worth \$5.000, savings \$10.000, checking account with \$750 and other assets worth \$5.000. Her liabilities are the mortgage on the house of \$400.000, a student loan of \$2.500 and no credit card debts.

TINA'S LIABILITIES ARE WORTH

| | | |
|--------------|---------|---|
| MORTGAGE | 400.000 | |
| CAR LOAN | - | |
| STUDENT LOAN | 2.500 | |
| OTHER LOAN | - | + |
| CREDIT CARD | - | |
| OTHER | - | |

TOTAL VALUE OF LIABILITIES:

402.500

NET WORTH WORK SHEET

An example

Tina is 35 and lives in Amsterdam and has a house with a market value of \$450.000. She has a car worth \$5.000, savings \$10.000, checking account with \$750 and other assets worth \$5.000. Her liabilities are the mortgage on the house of \$400.000, a student loan of \$2.500 and no credit card debts.



TOTAL VALUE OF ASSETS

470.750

TOTAL VALUE OF LIABILITIES

402.500

TOTAL NET WORTH

68.250

According to CNN Money, the average Net Worth per age is as follows: \$9000 age 25-34, \$52000 age 35-44 and \$100.000 age 45-54.

NET WORTH WORK SHEET

FILL IN THE AMOUNT YOUR ASSETS ARE WORTH

CHECKING ACCOUNT

SAVINGS ACCOUNT

CASH

CAR (MARKET VALUE)

HOUSE (MARKET VALUE)

INVESTMENTS

JEWELRY, FURNITURE

OTHER



TOTAL VALUE OF ASSETS:



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NET WORTH WORK SHEET

FILL IN THE AMOUNT
YOUR LIABILITIES ARE WORTH

MORTGAGE

CAR LOAN

STUDENT LOAN

OTHER LOAN

CREDIT CARD

OTHER



TOTAL VALUE OF LIABILITIES:

NET WORTH WORK SHEET

It is a simple calculation of your assets minus your liabilities. Assets can be the things that you own (debt-free) and your cash. Your liabilities are all your debts, including something like a mortgage or car loan.

TOTAL VALUE OF ASSETS

TOTAL VALUE OF LIABILITIES



TOTAL NET WORTH

According to CNN Money, the average Net Worth per age is as follows: \$9000 age 25-34, \$52000 age 35-44 and \$100.000 age 45-54.

KEEPING CHECK ON YOUR NET WORTH

Fill in your Net Worth throughout the year

Date:

MY NET WORTH IS:

Date:

MY NET WORTH IS:

Date:

MY NET WORTH IS:

I WILL INCREASE MY NET WORTH BY

DATE 1:

DATE 2:

DATE 3:



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BONUS PAGES

WHICH AREAS TO LOOK AT TO INCREASE YOUR NET WORTH

HOW TO INCREASE YOUR NET WORTH

In order to increase your Net Worth, you can save money in your savings account or start investing, which usually returns higher yields. You can also invest in houses. Do not put your money in cars, these only lose value and will decrease your net worth on a yearly basis.

TINA'S ASSETS ARE WORTH

| | | |
|------------------------|---------|---|
| CHECKING ACCOUNT | 750 |  |
| SAVINGS ACCOUNT | 10.000 |  |
| CASH | - | |
| CAR (MARKET VALUE) | 5.000 |  |
| HOUSE (MARKET VALUE) | 450.000 |  |
| INVESTMENTS | - |   |
| JEWELRY, FURNITURE | - | |
| OTHER | 5.000 | |
| <hr/> | | |
| TOTAL VALUE OF ASSETS: | 470.750 | |

NET WORTH WORK SHEET

In order to increase your Net Worth make sure to decrease any outstanding debts. Do not buy cars on credit or take out a car loan. Always pay off your credit card bill in the same month. Try to renegotiate your mortgage and student loan interest rates on a yearly basis.

TINA'S LIABILITIES ARE WORTH

MORTGAGE

400.000



CAR LOAN

-



STUDENT LOAN

2.500



OTHER LOAN

-



CREDIT CARD

-



OTHER

-

TOTAL VALUE OF LIABILITIES:

402.500