

## Net Worth

In order to evaluate your progress as you work toward your goals, you must determine what your overall financial picture looks like today. Your net worth is simply the difference between what you own and what you owe. To make sure you are staying on track, it's a good idea to calculate your assets and liabilities annually. If you conscientiously follow your plan you should see a gradual, steady increase in your net worth.

What You Own	Amount
Checking/Saving Accounts	
Certificates of Deposit	
Stocks & Bonds	
IRAs/401(k)	
Home/Real Estate	
Automobiles	
Other Assets	
<b>Total Owned</b>	<b>(A)</b>

What You Owe	Amount
Mortgage	
Credit Cards	
Student Loans	
Auto Loans	
Othe Loans	
Income Tax Due	
Other Debts	
<b>Total Owed</b>	<b>(B)</b>

Total Owned (A)	Total Owed (B)	Net Worth
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