

## Your Financial Assets

<i>Account</i>	<i>Value</i>
Savings and investment accounts (including retirement accounts):	
Example: Bank savings account	\$ 5,000
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total =	\$ _____
Benefits earned that pay a monthly retirement income:	
Employer's pensions	\$ _____ / month
Social Security	\$ _____ / month
	x 240*
Total =	\$ _____
Total Financial Assets =	\$ _____

\* To convert benefits that will be paid to you monthly into a total dollar amount, assume 20 years in retirement. As a shortcut, multiply the benefits that you'll collect monthly in retirement by 240 (12 months in a year times 20 years). Inflation may reduce the value of your employer's pension if it doesn't contain a cost-of-living increase each year in the same way that Social Security does.

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## Your Financial Liabilities

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<i>Loan</i>	<i>Balance</i>
Example: Credit Card Company	\$ 4,000
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total Financial Liabilities =	\$ _____

Now you can subtract your liabilities from your assets to figure your net worth.

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## Your Financial Liabilities

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<i>Find</i>		<i>Write It Here</i>
Total Financial Assets		\$ _____
	Minus	-
Total Financial Liabilities		\$ _____
	Net Worth =	\$ _____