



Vanguard®

Net Worth Worksheet

Looking carefully at where you stand today is the first step toward taking control of your finances. If you own more than you owe, you're headed in the right direction. If you owe more than you own, you may want to reduce your debts.

To determine your net worth, fill in all ten "totals" lines of this worksheet. It's wise to fill out a Net Worth Worksheet once a year. Compare it with the previous year's to check your progress.

Date: _____

Assets—What You Own		Value
Current Assets	Cash on hand	
	Checking accounts	
	Savings accounts	
	Money market accounts	
	Short-term certificates of deposit	
	Cash value of life insurance	
	Other	
	1. Total current assets	

Investment Assets	401(k) or 403(b) plan	
	Annuities	
	IRAs	
	Other retirement assets	
	Long-term certificates of deposit	
	Stocks/Stock mutual funds	
	Bonds/Bond mutual funds	
	Other	
	2. Total investment assets	

Assets—What You Own		Value
Personal Property	Automobiles	
	Recreational vehicles	
	Home furnishings	
	Collectibles	
	Artwork	
	Jewelry	
	Other	
	3. Total personal property	

Real Estate	Personal residence	
	Vacation home	
	Rental property	
	Land	
	Other	
	4. Total real estate	

5. Total assets (lines 1+2+3+4)	
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Liabilities—What You Owe		Value
Current Liabilities	Department store credit cards	
	Major credit cards	
	Back taxes	
	Medical and dental bills	
	Other	
	6. Total current liabilities	
Loans	Automobile loans	
	Education loans	
	Personal loans	
	Installment contracts	
	Home equity loans/Lines of credit	
	Retirement plan loan	
	Other	
	7. Total loans	

Liabilities—What You Owe		Value
Mortgages	Mortgage on primary residence	
	Mortgage on vacation home	
	Mortgage on rental property	
	Other	
	8. Total mortgages	
9. Total liabilities (lines 6+7+8)		
Net Worth		Value
Total assets (line 5)		
Total liabilities (line 9)		
10. Net worth (line 5 minus line 9)		



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