Family Net Worth Worksheet

Your net worth is simple: **what you own minus what you owe.** Fill in today's column now. Come back in 6 months and fill in the second one to see your progress.

What we own

Use what each thing is worth today.

	TODAY	6 MONTHS
CASH		
Checking accounts	$	$
Savings accounts	$	$
Cash at home, gift cards	$	$
SAVING FOR LATER		
401(k) / 403(b)	$	$
IRA / Roth IRA	$	$
Brokerage / stocks	$	$
529 college plans	$	$
HSA · health savings	$	$
THINGS WE OWN		
Home · sale value	$	$
Cars	$	$
Other valuables	$	$
Total we own	**$**	**$**

What we owe

Use the balance left to pay, not the monthly payment.

	TODAY	6 MONTHS
HOME AND CAR		
Mortgage	$	$
Home equity loan	$	$
Car loans	$	$
OTHER LOANS		
Student loans	$	$
Credit cards · all cards	$	$
Personal loans	$	$
Money owed to family	$	$
401(k) loan	$	$
ANYTHING ELSE		
Medical bills	$	$
Taxes owed	$	$
Other	$	$
Total we owe	**$**	**$**

Our net worth

Total we own – total we owe

TODAY	IN 6 MONTHS	CHANGE (+ / –)

Negative? That's OK.
Student loans or a new mortgage can put young families below zero. The direction matters most.

Be honest, not perfect.
A good guess is fine. Zillow and Kelley Blue Book can help value a home or car.

Do it together.
Sit down as a couple. Money you each manage on your own still counts.