

PERSONAL NET WORTH STATEMENT

Net Worth is simply the difference between a person's assets (what they own) minus their liabilities (what they owe). By definition, liquid assets are all assets that can be quickly converted into cash, including savings and checking accounts, money-market accounts and most Certificates of Deposit, stocks and bonds (unless they are held in a retirement fund). Non-liquid assets include such items as a house or car that are not easily turned into cash.

Assets (what you own)

- 1. Cash \$ _____
- 2. Checking Accounts \$ _____
- 3. Savings Accounts \$ _____
- 4. Certificate of Deposit \$ _____
- 5. Mutual Funds \$ _____
- 6. Stocks & Bonds \$ _____
- 7. Cash Value of Life Insurance \$ _____

8. Other Liquid Assets \$ _____

SUBTOTAL OF LIQUID ASSETS \$ _____

9. Real Estate Owned \$ _____

10. Vested Interest in Retirement Accounts \$ _____

11. Business Ownership or Interests \$ _____

12. Personal Property \$ _____

13. Automobiles \$ _____

14. Other Non-liquid Assets \$ _____

SUBTOTAL OF NON-LIQUID ASSETS \$ _____

TOTAL ASSETS \$ _____

Liabilities (what you owe)

- 1. Credit Cards \$ _____
- 2. Personal Loans \$ _____
- 3. Auto Loans \$ _____
- 4. Student Loans \$ _____
- 5. Real Estate Loans \$ _____
- 6. Medical Bills \$ _____

TOTAL LIABILITIES \$ _____

TOTAL ASSETS \$ _____

TOTAL LIABILITIES -\$ _____

NET WORTH \$ _____

BY SIGNING BELOW, I declare and affirm under the penalties of perjury that the information listed above has been examined by me, and to the best of my knowledge and belief, is in all things true and correct.

BUYER
____ 62 or over

DATE

BUYER
____ 62 or over

DATE