NET WORTH FORGE

Free Net-Worth Snapshot

What you own, minus what you owe. Five minutes. Date: _____

What you own (assets)

Checking	$
Savings / HYSA	$
Emergency fund	$
401(k) / 403(b)	$
IRA (Roth / traditional)	$
Brokerage	$
HSA	$
Home (est. sale value)	$
Car (est. sale value)	$
Other	$
Total assets (A)	**$**

What you owe (liabilities)

Credit card 1	$
Credit card 2	$
Car loan	$
Student loans	$
Mortgage	$
Personal loan	$
Medical debt	$
Buy now, pay later	$
Owed to family/friends	$
Other	$
Total liabilities (L)	**$**

Net worth = A − L

Negative is normal early on. It's a starting line, not a grade.

$ _____

How to use it

- Use balances from your latest statements.
- Value the car and home at what they'd sell for, not what you paid.
- Redo it monthly, same day. Watch the direction, not the day.

Last month vs. this month

Last month	$
This month	$
Change (+/-)	$

Educational only, not financial advice.