

PERSONAL BALANCE SHEET

Let's start by taking an account of all your assets.

ASSETS	
Cash	Investments
Checking	Stocks
Savings	Mutual Funds
Money Market	Bonds
Certificates of Deposit	Real Estate
	Business
	Other
TOTAL CASH \$	TOTAL INVESTMENTS \$
Retirement Accounts	Personal Property
IRA – Traditional	Primary Residence
IRA – Roth	Secondary Residence
401(k)	Automobiles
Tax Sheltered Annuity	Jewelry
Pension	Collectibles
Other	Furnishings
TOTAL RETIREMENT ACCOUNTS \$	TOTAL PERSONAL PROPERTY \$
TOTAL ASSETS \$	



LIABILITIES	
Short-Term Credit	Loans and Mortgages
Credit Cards	Primary Residence
Home Equity Line of Credit	Secondary Residence
Personal Line of Credit	Investment Real Estate
Other	Business Loans
	Automobiles
	Student Loans
	Other
TOTAL SHORT-TERM CREDIT \$	TOTAL LOANS AND MORTGAGES \$
TOTAL LIABILITIES \$	

Now that we have your total assets and liabilities, we can calculate your personal net worth.

NET WORTH	
Total Assets	
Total Liabilities	-
TOTAL NET WORTH	\$

Now, out of your total net worth, let's calculate how much you have available for retirement. With a couple of exceptions, the value of your personal property really isn't available to fund your retirement lifestyle.

AVAILABLE RETIREMENT ASSETS	
Total Net Worth	
Less: Personal Property	
Less: Cash for Emergency Fund	
TOTAL ASSETS AVAILABLE FOR RETIREMENT \$	

