



# PERSONAL BALANCE SHEET

## ASSETS

### Liquid Assets

Cash on hand	
In checking	
Savings accounts	
Money market funds and deposits	
CODs (<1 yr to maturity)	
<b>Total Liquid Assets</b>	\$

### Investments

Stocks	
Bonds	
CODs (<1 yr to maturity)	
Mutual funds	
Real Estate	
Retirement funds, IRA	
Other	
<b>Total Investments</b>	\$

### Real Property

Primary residence	
Second home	
Other	
Other	
Other	
<b>Total Real Property</b>	\$

### Personal Property

Auto(s):	
Auto(s):	
Recreational vehicles	
Household furnishing	
Jewelry and artwork	
<b>Total Personal Property</b>	\$

**(1) Total Assets** \$

## LIABILITIES AND NET WORTH

### Current Liabilities

Utilities	
Rent	
Insurance premiums	
Taxes	
Medical/Dental bills	
Repair bills	
Bank credit card balances Department	
store credit card balances Travel &	
entertainment card balances Gas and	
other credit card balances Bank line	
of credit balances	
Other current liabilities	
<b>Total Current Liabilities</b>	\$

### Long-Term Liabilities

Primary residence mortgage	
Second home mortgage	
Real estate investment mortgage	
Auto loans	
Appliance/furniture loans	
Home improvement loans	
Single-payment loans	
Education loans	
Margin loans to purchase securities	
Other long-term loans	
<b>Total Long-Term Liabilities</b>	\$

**(2) Total Liabilities** \$

**Net Worth [(1) - (2)]** \$