



Clarity...Insight...Partnership...

Redefining what a wealth manager does

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YOUR PERSONAL BALANCE SHEET

Whether you're building a comprehensive financial plan or planning for a specific goal, your personal net worth is an important factor. Just as corporations prepare a balance sheet to determine their current net worth, you may want to complete this personal balance sheet for a complete view of your current financial situation.

Property and Possessions

Residence	\$ _____
Vacation home	\$ _____
Furnishings	\$ _____
Automobiles	\$ _____
Art, jewelry or other valuables	\$ _____
Total	\$ _____

Cash and Cash Equivalents

Checking accounts	\$ _____
Savings accounts	\$ _____
Money market funds	\$ _____
Certificates of deposit	\$ _____
Other cash accounts	\$ _____
Total	\$ _____

Investments

Mutual funds	\$ _____
Stocks	\$ _____
Employer's Retirement Plan[401(K), 403(b)]	\$ _____
Deferred annuities	\$ _____
Individual Retirement Accounts [IRAs]	\$ _____
US government bonds	\$ _____
Municipal bonds	\$ _____
Corporate bonds	\$ _____
Total	\$ _____

Liabilities

Home mortgage	\$ _____
Other mortgage	\$ _____
Automobile loans	\$ _____
Bank loans	\$ _____
Personal loans	\$ _____
Credit card balances	\$ _____
Other debts	\$ _____
Total	\$ _____

NET WORTH

Total property and possessions	\$ _____	Total assets	\$ _____
Total investments	+ \$ _____	Total liabilities	- \$ _____
Total cash and cash equivalents	+ \$ _____	Net worth	= \$ _____
Total assets	= \$ _____		