

ASSETS		LIABILITIES	
	\$ Amount		\$ Amount
Free & Clear		Lifestyle Debt	
Chase Checking	\$3,000	Chase card	\$5,000
Chase Savings	\$4,000	Discover card	\$4,000
Betterment	\$10,000	Department Store card	\$700
Total Free & Clear	\$17,000	Lowe's (Washer & Dryer)	\$800
		iPhone	\$500
		Total Lifestyle Debt	\$11,000
Down the road		Student Loans	
Spouse 1 401(k)	\$25,000	Spouse 1 Federal Loans	\$40,000
Spouse 2 403(b)	\$15,000	Spouse 2 Private loans	\$30,000
Spouse 1 Roth IRA	\$12,000	Total Student Debt	\$70,000
Spouse 2 Rollover IRA	\$18,000		
Total Down the Road	\$70,000		
Kids			
Kid 1 529 Plan	\$5,000		
Kid 2 529 Plan	\$5,000		
Kid 1 Custodial Acct	\$2,000		
Kid 2 Custodial Acct	\$2,000		
Total Kids	\$14,000		
Home		Home Loans	
Market St	\$350,000	Mortgage	\$250,000
		Home Equity Loan	\$20,000
			\$270,000
Other		Auto Loans	
Honda	\$25,000	Honda	\$20,000
Ford	\$20,000	Ford	\$15,000
Total Other	\$45,000		\$35,000
TOTAL ASSETS	\$496,000	TOTAL LIABILITIES	\$386,000
		NET WORTH	\$110,000

How To Create A Personal Balance Sheet

Daniela Niemeyer



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