

Calculating Your Net Worth

CHAPTER 1, LESSON 4

NAME

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DIRECTIONS

Use the information below to fill out a consumer equity form and calculate the net worth for each family. Net worth can be a useful tool to measure your financial progress from year to year. Your net worth is a grand total of all assets (what you own) minus liabilities (what you owe; debts). It's important to understand that your income isn't the only factor that determines your wealth.

	FAMILY A	FAMILY B
Occupation	Nurse and Sales	Appliance Installer
Annual Income	\$105,000 combined	\$45,000
Retirement Investments	\$35,000	\$22,000
Real Estate	Owns a house appraised at \$224,000 with a mortgage balance of \$202,000	Owns a house appraised at \$180,000 with a mortgage balance of \$126,000
Vehicles	New truck with Blue Book value of \$32,000; owes \$35,000 Used SUV with a retail value of \$17,500; owes \$14,500	Used sedan with retail value of \$9,500; paid for
Credit Card Debt	\$13,000	None
Emergency Fund	\$1,000	\$5,000
Checking Account	\$2,500	\$650
Household Items	Antiques: \$5,000	Electronics: \$3,500

Foundations In Personal Finance Chapter Student Activity Sheet

**Jack R. Kapoor, Les R. Dlabay, Robert
James Hughes**

Foundations In Personal Finance Chapter Student Activity Sheet:

Resources in Education ,1988-11 *Personal Finance* Jack R. Kapoor,Les R. Dlabay,Robert James Hughes,1996
Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate
planning this handbook covers everything for making those all important decisions *The Balance Sheet* ,1988

Annotated Instructor's Edition Peak Performance Sharon K. Ferrett,2008 This best selling text presents new and
returning college students with practical hands on methods of increasing their performance inside and outside the classroom
It helps them make the connection between their academic efforts and their job and life skills They learn a variety of personal
productivity skills related to positive work and study habits as well as creative problem solving organizational and
interpersonal skills *Bulletin of the American Institute of Bank Clerks* American Institute of Banking,1903 **Index to**

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Information Center for Special Education Materials,1978 *Personal Finance, Getting Along and Getting Ahead* J. Norman
Swaton,1981 *American Republic Since 1877 Teaching Transparency Sampler 2003* McGraw-Hill Staff,2002-08

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Service forms arranged in ascending numerical order the majority of which can be photocopied and filed with the IRS

American Accountant ,1930 The New York Lumber Trade Journal ,1925 *System* ,1921 **The Magazine of**
Business ,1921 *College Accounting Student Edition Chapters 1-13* John Ellis Price,M. David Haddock,Horace R.
Brock,2001-09-19 College Accounting continues to offer its trademark short learning segments followed by self review
questions and answers This book has been thoroughly revised and given a new visual design The book also includes more
real world examples than ever high interest problems and activities in text help classroom tested features and support for a
variety of software packages The new edition continues to be the most current and thorough text available and provides solid
coverage of accounting concepts and principles *The Saturday Review of Politics, Literature, Science, Art, and Finance*
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