

Example using "Normalization" on an Individual's "Income Statement" and "Balance Sheet"

## Jane Doe's Normalized Personal "Balance Sheet"

### Assets

|                             |               |             |               |             |            |
|-----------------------------|---------------|-------------|---------------|-------------|------------|
| Cash                        | 5000          | 1%          | 5000          | 1%          | 0%         |
| Securities                  | 60000         | 10%         | 50000         | 9%          | 20%        |
| Retirement Plans/401k       | 115000        | 19%         | 100000        | 19%         | 15%        |
| Food/Personal               | 6000          | 1%          | 5000          | 1%          | 20%        |
| <b>Total Current Assets</b> | <b>186000</b> | <b>31%</b>  | <b>160000</b> | <b>30%</b>  | <b>16%</b> |
| <b>Fixed Assets</b>         |               |             |               |             |            |
| Car                         | 40000         | 7%          | 30000         | 6%          | 33%        |
| Other Insurable Assets      | 50000         | 8%          | 45000         | 8%          | 11%        |
| Household Property          | 100000        | 17%         | 100000        | 19%         | 0%         |
| House                       | 220000        | 37%         | 200000        | 37%         | 10%        |
| <b>Total Fixed Assets</b>   | <b>410000</b> | <b>69%</b>  | <b>375000</b> | <b>70%</b>  | <b>9%</b>  |
| <b>Total Assets</b>         | <b>596000</b> | <b>100%</b> | <b>535000</b> | <b>100%</b> | <b>11%</b> |

### Liabilities & Equity:

#### Liabilities:

|                          |               |            |               |            |           |
|--------------------------|---------------|------------|---------------|------------|-----------|
| Credit Card/Other debt   | 8000          | 1%         | 5000          | 1%         | 60%       |
| Student Loan             | 7000          | 1%         | 8000          | 1%         | -13%      |
| Car Loan                 | 35000         | 6%         | 20000         | 4%         | 75%       |
| Home Mortgage Balance    | 140000        | 23%        | 150000        | 28%        | -7%       |
| <b>Total Liabilities</b> | <b>190000</b> | <b>32%</b> | <b>183000</b> | <b>34%</b> | <b>4%</b> |

|                                   |               |             |               |             |            |
|-----------------------------------|---------------|-------------|---------------|-------------|------------|
| <b>Equity:</b>                    | <b>406000</b> | <b>68%</b>  | <b>352000</b> | <b>66%</b>  | <b>15%</b> |
| <b>Total Liabilities + Equity</b> | <b>596000</b> | <b>100%</b> | <b>535000</b> | <b>100%</b> | <b>11%</b> |

# Balance Sheet Examples For A Bakery

**KJ Lindholm-Leary**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

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