

Calculating Your Net Worth

CHAPTER 1, LESSON 4

NAME

Sherry Dexter

DATE

9/4/2024

DIRECTIONS

Use the information below to fill out an income-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 gross total of all assets (what you own) minus liabilities (what you owe or 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 \$200,000	Owns a house appraised at \$100,000 with a mortgage balance of \$125,000
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	\$450
Household Items	Antiques: \$5,000	Electronics: \$3,500

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