

# 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
<b>Occupation</b>	Nurse and Sales	Appliance Installer
<b>Annual Income</b>	\$105,000 combined	\$45,000
<b>Retirement Investments</b>	\$35,000	\$22,000
<b>Real Estate</b>	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
<b>Vehicles</b>	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
<b>Credit Card Debt</b>	\$13,000	None
<b>Emergency Fund</b>	\$1,000	\$5,000
<b>Checking Account</b>	\$2,500	\$650
<b>Household Items</b>	Antiques: \$5,000	Electronics: \$3,500

# Chapter 4 Personal Finance Answer Sheet

**Rosina Ehmann**



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