

# Calculating Your Net Worth

## CHAPTER 1, LESSON 4

### NAME

Shrey Chaturvedi

### DATE

06/29/2024

### 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

**Jiyuan Zhang**



**Chapter 4 Personal Finance Answer Sheet:**

Eventually, you will agreed discover a additional experience and achievement by spending more cash. nevertheless when? do you receive that you require to acquire those every needs past having significantly cash? Why dont you try to get something basic in the beginning? Thats something that will lead you to comprehend even more nearly the globe, experience, some places, when history, amusement, and a lot more?

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