

## ASSETS AND LIABILITIES

**Participant Name:** \_\_\_\_\_

**Date Completed/Updated:** \_\_\_\_\_

We are about to create a balance sheet. Do you want it to reflect just your own finances or the finances of your whole household?

*(Note to participants: please make sure all of your answers stay consistent with your response to question above.)*

\_\_\_\_\_ Balance sheet reflects **participant only**

\_\_\_\_\_ Balance sheet reflects **whole household**

### ASSETS

Checking Account(s) (total balance)	\$
Savings Account(s) (total balance)	\$
Cash - not in any type of account (total balance)	\$
Vehicle 1 (market value)	\$
Vehicle 2 (market value)	\$
Vehicle 3, 4, 5, etc. (combined market value)	\$
Primary Residence (market value)	\$
Real Estate - other than Primary Residence (market value)	\$
Other Investments/Assets - (total value) Stocks/Bonds/Mutual Funds/IRA/Retirement Accounts, etc.	\$
College Savings Account (529 or other) (total value)	\$
Business (estimated market value)	\$
Mortgage 1 - Primary Residence	\$
Mortgage 2, 3, etc. - Primary Residence	\$
Real Estate - other than Primary Residence	\$
Property Tax	\$
Condo/Townhome Fees/Assessments	\$
Homeowner's Insurance	\$
Home Maintenance (repairs, equipment, etc.)	\$
Other housing expenses	\$

**TOTAL ASSETS** \$

### LIABILITIES

**Housing**

Mortgage(s) - Primary Residence (combined loan balance)	\$
Home Equity Lines of Credit - Primary Residence (portion used)	\$
Real Estate - other than primary residence (combined lan balance)	\$

**Total Housing** \$

**Transportation**

Vehicle 1 (loan balance)	\$
Vehicle 2 (loan balance)	\$
Vehicle 3, 4, etc. (combined loan balance)	\$

**Total Transportation** \$

**Credit Cards/other Loan Balances**

Credit Cards(s) (combined account balance)	\$
Student Loans(s) (total balance)	\$
Consumer Loans(s) (total balance)	\$
Business Loans(s) (total balance)	\$
Informal Loans(s) - money owed to family, friends, etc. (total balance)	\$

**Total Credit Cards/Other Loan Balances** \$

**Unpaid Bills (not in collections)**

Unpaid Utilities (total balance)	\$
Unpaid Rent (total balance)	\$
Unpaid Medical Bills (total balance)	\$
Money owed to banks and/or credit unions, i.e. bank overdrafts, bounced checks (total balance)	\$
Other (total balance)	\$

**Total Unpaid Bills (not in collection)** \$

**Collections/Judgements**

Medical Collections only (total balance)	\$
All Other Collections (total balance)	\$
Child Support in Arrears (total balance)	\$
Back Taxes owed (total balance)	\$
Other Public records (not including child support arrears and back taxes)	\$

**Total Collections/Judgements** \$

**TOTAL LIABILITIES** \$

### Net Worth

TOTAL ASSETS \$ \_\_\_\_\_ TOTAL LIABILITIES \$ \_\_\_\_\_ TOTAL NEW WORTH \$ \_\_\_\_\_