



PREPARING A PERSONAL BALANCE SHEET

Taking control of your financial future is a process. And, as with any process, it is important to monitor your progress. One of the best ways for an individual to measure financial progress is to periodically prepare a personal balance sheet. The personal

balance sheet shown below can be printed and used as a basis for your periodic progress measurements. It is broken into three parts to help you better understand your investments, your total financial picture and your annual progress.

Personal Balance Sheet – Part One – Investment Assets (Round to whole numbers)

Date Prepared _____

Category	In Taxable Investment Accounts			In Tax Free Investments or Retirement Plan Accounts			Total
	Cash	Fixed Income	Equity	Cash	Fixed Income	Equity	
Banks or Credit Unions							
Checking accounts	\$	\$	\$	\$	\$	\$	\$
Savings accounts	\$	\$	\$	\$	\$	\$	\$
Certificates	\$	\$	\$	\$	\$	\$	\$
IRAs	\$	\$	\$	\$	\$	\$	\$
Insurance Values							
Whole life	\$	\$	\$	\$	\$	\$	\$
Universal	\$	\$	\$	\$	\$	\$	\$
Annuities	\$	\$	\$	\$	\$	\$	\$
Brokerage Accounts							
Money Market Funds	\$	\$	\$	\$	\$	\$	\$
Stocks	\$	\$	\$	\$	\$	\$	\$
Bonds	\$	\$	\$	\$	\$	\$	\$
Mutual Funds							
Unit trusts	\$	\$	\$	\$	\$	\$	\$
Mutual Funds	\$	\$	\$	\$	\$	\$	\$
Equity funds	\$	\$	\$	\$	\$	\$	\$
Taxable bond funds	\$	\$	\$	\$	\$	\$	\$
Tax free bond funds	\$	\$	\$	\$	\$	\$	\$
Balanced funds	\$	\$	\$	\$	\$	\$	\$
Other funds	\$	\$	\$	\$	\$	\$	\$
Other Investments							
	\$	\$	\$	\$	\$	\$	\$
Total Investment Assets							
	\$	\$	\$	\$	\$	\$	\$

CONTINUED



Your Financial Health

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PREPARING A PERSONAL BALANCE SHEET CONTINUED

Personal Balance Sheet – Part Two – Total Assets and Liabilities (Round to whole numbers)

Date Prepared _____

Summary of Investments from Part One

Cash	\$
Fixed Income	\$
Equities	\$
Total Investment Assets	\$

Real Estate

Home	\$
Vacation Property	\$
Rental Property	\$
Limited Partnerships	\$
Other	\$
Total Real Estate	\$

Personal Assets

Jewelry	\$
Autos	\$
Furnishings	\$
Antiques	\$
Other	\$
Total Personal Assets	\$

Other Assets

Personal Loans Receivable	\$
Business Interests	\$
Other	\$
Total Other Assets	\$

Liabilities

Home Mortgage	\$
Home Equity Loans	\$
Consumer Loans	\$
Credit Card Balances	\$
Other Liabilities	\$

Total Assets \$

Total Liabilities \$

NET WORTH \$

CONTINUED



PREPARING A PERSONAL BALANCE SHEET CONTINUED

Personal Balance Sheet – Part Three – Measuring Your Progress (Round to whole numbers)

Date Prepared _____

Year	Investment Assets	Real Estate	Personal Assets	Other Assets	Total Assets	Liabilities	Net Worth
2009	\$	\$	\$	\$	\$	\$	\$
2010	\$	\$	\$	\$	\$	\$	\$
2011	\$	\$	\$	\$	\$	\$	\$
2012	\$	\$	\$	\$	\$	\$	\$
2013	\$	\$	\$	\$	\$	\$	\$
2014	\$	\$	\$	\$	\$	\$	\$
2015	\$	\$	\$	\$	\$	\$	\$