

# Calculating Your Net Worth

## CHAPTER 1, LESSON 4

### NAME

Shrey Chaturvedi

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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   |
|------------------------|--|--|
| 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 \$202,000   | Owns a house appraised at \$180,000 with a mortgage balance of \$126,000 |
| Vehicles               | New truck with Blue Book value of \$32,000; owes \$35,000<br>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  | \$650  |
| Household Items        | Antiques: \$5,000  | Electronics: \$3,500   |

# Personal Finance Chapter 1 answers

**Tobias Bleicker**



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