Calculating Your Net Worth

CHAPTER 1, LESSON 4

NAME Shrey Chaturvedi 08/29/2024

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. You net worth is a grand total of all assets (what you own) minus liabilities (what you own; debts), it's important to understand that your income ign'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 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

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G Psacharopoulos

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Personal Finance George Callaghan, Ian Fribbance, Martin Higginson, 2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes. The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do **Personal Finance, Grades 5 - 8** Biedenweg, 2010-08-06 Encourage students to become financially responsible with Personal Finance for grades 5 and up This 80 page workbook features eight chapters of valuable financial information It includes reproducibles and activities that focus on setting income goals different types of bank accounts insurance investments and taxes For students learning personal finance is an investment in the future

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