NET WORTH TRACKER

Add up what you own, subtract what you owe — even if it starts negative

NAME ____________ AS OF ____________

A negative number is a starting line, not a failing grade. What matters is the direction over time.

SNAPSHOT + 12-MONTH LOG

ASSETS — WHAT YOU OWN

Checking Account(s)	$ ________
Savings / Emergency Fund	$ ________
Retirement (401k / IRA)	$ ________
Investments / Brokerage	$ ________
Home Value (if owned)	$ ________
Car Value	$ ________
Other Assets	$ ________
▶ **TOTAL ASSETS**	$ ________

DEBTS — WHAT YOU OWE

Credit Card Balances	$ ________
Student Loans	$ ________
Car Loan	$ ________
Mortgage Balance	$ ________
Medical Debt	$ ________
Personal / Payday Loans	$ ________
Other Debts	$ ________
▶ **TOTAL DEBTS**	$ ________

TOTAL ASSETS		TOTAL DEBTS		YOUR NET WORTH
$	–	$	=	$

12-MONTH NET WORTH LOG

MONTH	NET WORTH	+ / –
______	$ ________	________
______	$ ________	________
______	$ ________	________
______	$ ________	________
______	$ ________	________
______	$ ________	________

MONTH	NET WORTH	+ / –
______	$ ________	________
______	$ ________	________
______	$ ________	________
______	$ ________	________
______	$ ________	________
______	$ ________	________

PLOT YOUR PROGRESS — CONNECT THE DOTS EACH MONTH

1 2 3 4 5 6 7 8 9 10 11 12

Mark a dot for each month's net worth, then connect them — watch your line climb.

"Net worth isn't self-worth. I'm simply watching my numbers move in the right direction, month by month."