

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

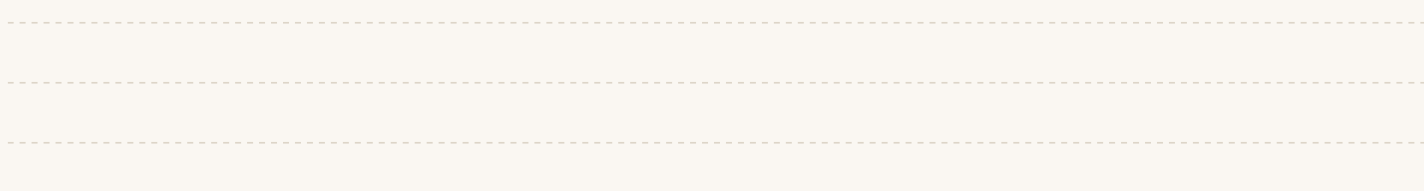
\$

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."