

Calculating Your Net Worth

CHAPTER 1, LESSON 4

NAME

Shrey Chaturvedi

DATE

06/29/2024

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. 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 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 |

Chapter 4 Personal Finance Answer Sheet

Rod Davis



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