

# MONEY 101

## 4.01 Personal Financial Statement

blank form

Name: \_\_\_\_\_

Date: \_\_\_\_\_

| ASSETS  | Account Holder NAME | Bank Name & Account Number | Total | Total |
|---|---------------------|----------------------------|-------|-------|
| Cash - Checking accounts                                    |                     |                            | \$ -  |       |
| Cash - Savings  |                     |                            | \$ -  |       |
| Cash - Certificates of deposit                              |                     |                            | \$    |       |
| Investment Account - Marketable Securities - stocks & bonds |                     |                            | \$    |       |
| Notes Receivable (money people owe you)                     |                     |                            | \$    |       |
| Life insurance (cash surrender value)                       |                     |                            | \$ -  |       |
| <b>SUBTOTAL of Current Assets</b>                           |                     |                            |       | \$ -  |
| Traditional IRAs or KEOGH                                   |                     |                            | \$ -  |       |
| ROTH IRAs or KEOGH  |                     |                            | \$ -  |       |
| Traditional 401k or 403B with Employer                      |                     |                            | \$ -  |       |
| ROTH 401k or 403B with Employer                             |                     |                            | \$    |       |
| <b>SUBTOTAL Retirement Funds</b>                            |                     |                            |       | \$ -  |
| Collectables  |                     |                            | \$    |       |
| Automobile  |                     |                            | \$ -  |       |
| Real Estate - Private home ownership at market value        |                     |                            | \$ -  |       |
| <b>SUBTOTAL Tangible Property</b>                           |                     |                            |       | \$ -  |
| Business Value (use book value if positive)                 |                     |                            | \$    |       |
|   |                     |                            |       |       |
| <b>Total Assets</b>   |                     |                            |       | \$ -  |

| LIABILITIES  | <i>for liabilities it is helpful to note the interest rate</i> |  |      |      |
|--|--|--|------|------|
| Accounts Payable (money due to vendors)                                |  |  | \$   |      |
| Taxes Payable (income tax, or any other tax due)                       |  |  | \$   |      |
| Credit Card # 1 - Interest rate =                                      |  |  | \$   |      |
| Credit Card # 2 - Interest rate =                                      |  |  | \$   |      |
| Credit Card # 3 - Interest rate =                                      |  |  | \$   |      |
| Credit Card # 4 - Interest rate =                                      |  |  | \$   |      |
| Notes Payable (personal Loans )  |  |  | \$   |      |
| Mortgage - Current Portion Interest rate =                             |  |  | \$ - |      |
| Student Loan - Current Portion   |  |  | \$ - |      |
| Installment Loans (car, equipment) - Current portion - Interest rate = |  |  | \$   |      |
| <b>SUBTOTAL of Current Liabilities</b>                                 |  |  |      | \$ - |
| Long Term - Student Loan - Subsidized Interest Rate=                   |  |  | \$ - |      |
| Long term - Student Loan - Unsubsidized Interest Rate =                |  |  | \$   |      |
| Mortgage - Long Term - Interest Rate =                                 |  |  | \$ - |      |
| Home Equity Line of Credit - Interest Rate =                           |  |  | \$   |      |
| <b>Subtotal LONG TERM LIABILITIES</b>                                  |  |  |      | \$ - |

|                          |  |  |  |      |
|--------------------------|--|--|--|------|
| <b>Total Liabilities</b> |  |  |  | \$ - |
|--------------------------|--|--|--|------|

|                  |  |  |  |      |
|------------------|--|--|--|------|
| <b>NET WORTH</b> |  |  |  | \$ - |
|------------------|--|--|--|------|