

# Sample Personal Balance Sheet

	January 1, Last Year	January 1, This Year	Annual % Increase	Current Total	YTD% Increase
<b>ASSETS</b>					
<b>Retirement Accounts</b>	\$7,500.00	\$8,250.00	10.0%	\$9,000.00	9.1%
<b>Equity Investments</b>					
<b>Businesses Private</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>Businesses Public</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>Stocks</b>	\$5,000.00	\$5,357.00	7.1%	\$5,897.00	10.1%
<b>Bonds</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>Annuities</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>Total Equity Investments</b>	\$5,000.00	\$5,357.00	7.1%	\$5,897.00	10.1%
<b>Cash/Savings</b>	\$2,500.00	\$3,000.00	20.0%	\$2,750.00	-8.3%
<b>Insurance</b>	\$100,000.00	\$100,000.00	0.0%	\$100,000.00	0.0%
<b>Collectibles</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>Personal Property</b>	\$500.00	\$500.00	0.0%	\$525.00	5.0%
<b>Real Estate Personal</b>	\$155,000.00	\$163,000.00	5.2%	\$171,500.00	5.2%
<b>Real Estate Investments</b>	\$71,400.00	\$83,500.00	16.9%	\$98,120.00	17.5%
<b>Notes Receivable</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>Other Assets</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>TOTAL ASSETS</b>	\$341,900.00	\$363,607.00	6.3%	\$387,792.00	6.7%
<b>LIABILITIES</b>					
<b>Car Loans</b>	(\$9,000.00)	(\$4,200.00)	-53.3%	(\$3,000.00)	-28.6%
<b>Credit Card Debt</b>	(\$2,500.00)	(\$3,250.00)	30.0%	(\$2,750.00)	-15.4%
<b>Mortgage Debt</b>	(\$181,120.00)	(\$178,500.00)	-1.4%	(\$176,020.00)	-1.4%
<b>School Loans</b>	(\$15,000.00)	(\$12,000.00)	-20.0%	(\$10,500.00)	-12.5%
<b>Other Debt</b>	\$0.00	\$0.00	NA	\$0.00	NA
<b>TOTAL LIABILITIES</b>	(\$207,620.00)	(\$197,950.00)	-4.7%	(\$192,270.00)	-2.9%
<b>NET WORTH</b>	\$134,280.00	\$165,657.00	23.4%	\$195,522.00	18.0%
<b>ANNUAL CASH FLOW (EARNED)</b>	\$43,000.00	\$45,000.00	4.7%	\$46,500.00	3.3%
<b>ANNUAL CASH FLOW (UNEARNED)</b>	\$1,200.00	\$1,260.00	5.0%	\$1,480.00	17.5%