

Sample Personal Balance Sheet

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