

The Spreadsheet Family
Personal Balance Sheet
12/31/2012

Assets	
Cash & Cash Equivalents	
Cash on hand	1,000.00
Checking accounts	10,000.00
Savings accounts	40,000.00
Money markets	
Certificates of Deposit	
Other	
Total Cash & Cash Equivalents	\$ 51,000.00
Brokerage Accounts	
Stocks	10,000.00
Mutual funds	15,000.00
Municipal bonds	
Government bonds	
Corporate bonds	
Other 1	
Other 2	
Total Brokerage Accounts	\$ 25,000.00
Retirement Accounts	
401(k)	200,000.00
403(b)	
457	
IRA - Roth	
IRA - Traditional	
Profit Sharing	
Pension	15,000.00
Total Retirement Accounts	\$ 215,000.00
Property	
Primary residence	250,000.00
Secondary residence	
Rental property	
Investment property	
Vehicle 1	15,000.00
Vehicle 2	10,000.00
Recreational vehicle 1	
Recreational vehicle 2	
Total Property	\$ 275,000.00
Other Assets	
Loans to friends/family	
Life insurance cash surrender value	
Jewelry	5,000.00
Furnishings	
Antiques	
Collectables	12,000.00
Other 1	
Other 2	
Total Other Assets	\$ 17,000.00
Total Assets	\$ 583,000.00

Liabilities	
Short-Term Credit	
Credit card 1	
Credit card 2	
Credit card 3	
Loans from friends/family	
Home line of credit	
Other	
Total Short-Term Credit	\$ -
Loans & Mortgages	
Primary residence	200,000.00
Secondary residence	
Rental property	
Investment property	
Vehicle 1	
Vehicle 2	
Recreational vehicle 1	
Recreational vehicle 2	
Student loans	
Business loans	
401(k) loan	
Total Loans & Mortgages	\$ 200,000.00
Other Liabilities	
Commitment to donate	100,000.00
Other 1	
Other 2	
Other 3	
Total Other Liabilities	\$ 100,000.00
Total Liabilities	\$ 300,000.00
Current Net Worth	\$ 283,000.00

Net Worth Over Time		
Year 1	\$	100,000.00
Year 2	\$	150,000.00
Year 3	\$	220,000.00
Year 4	\$	190,000.00
Year 5	\$	283,000.00

