

Financial Overview: Bob Jones

1. Executive Summary

Bob Jones is currently in a strong financial position with a total net worth of \$1,250,000. His portfolio is heavily weighted towards technology stocks (45%) and real estate (30%). The primary financial goal for Q1 2026 is to diversify into bonds and reduce high-interest liabilities.

2. Net Worth Statement (As of Jan 2026)

Assets

- Primary Residence	\$600,000
- 401(k) Retirement	\$450,000
- Brokerage Account	\$250,000
- Cash / Savings	\$50,000
Total Assets	\$1,350,000

Liabilities

- Mortgage Balance	\$80,000
- Car Loan	\$20,000
Total Liabilities	\$100,000

TOTAL NET WORTH	\$1,250,000
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3. Investment Portfolio Breakdown

The brokerage account (\$250,000) consists of the following holdings:

- NVDA (NVIDIA Corp): 300 shares @ \$900 -> \$270,000 (Warning: Overconcentration)
- AAPL (Apple Inc): 500 shares @ \$180 -> \$90,000
- VTI (Vanguard Total Stock): 400 shares @ \$250 -> \$100,000

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4. Recommendations

- Rebalance Portfolio: Your exposure to NVDA is extremely high. Consider selling 50% of the position to buy BND (Vanguard Total Bond Market).
- Pay off Car Loan: With \$50,000 in cash, pay off the \$20,000 car loan (6% APR) immediately to save on interest.
- Estate Planning: Update beneficiaries on the 401(k) account.