

# Net Worth

In order to evaluate your progress as you work toward your goals, you must determine what your overall financial picture looks like today. Your net worth is simply the difference between what you own and what you owe. To make sure you are staying on track, it's a good idea to calculate your assets and liabilities annually. If you conscientiously follow your plan you should see a gradual, steady increase in your net worth.

WHAT YOU OWN	AMOUNT
Checking/Saving Accounts	
Investment Accounts	
Stocks & Bonds	
IRA/401(k)	
Home/Real Estate	
Automobile(s)	
Other Asset(s)	
<b>TOTAL OWNED (A)</b>	

WHAT YOU OWE	AMOUNT
Mortgage	
Credit Cards	
Student Loan(s)	
Auto Loan(s)	
Other Loan(s)	
Income Tax Due	
Other Debt(s)	
<b>TOTAL OWED (B)</b>	

To figure your net worth, subtract the total owed from the total owned:

TOTAL OWNED (A)	TOTAL OWED (B)	NET WORTH
	-	=



1226 College Walk  
 Honolulu, HI 96817  
 Oahu: (808) 534.4300  
 Toll-Free: (800) 379.1300  
 contactus@hawaiiusafcu.com  
 hawaiiusafcu.com