



# Know Your Net Worth Kickstart Guide

Before you can go anywhere you have to know where you stand. One of the first money moves you can make is to calculate your net worth. Net worth equals your assets (everything you own) minus your debts (everything you owe).

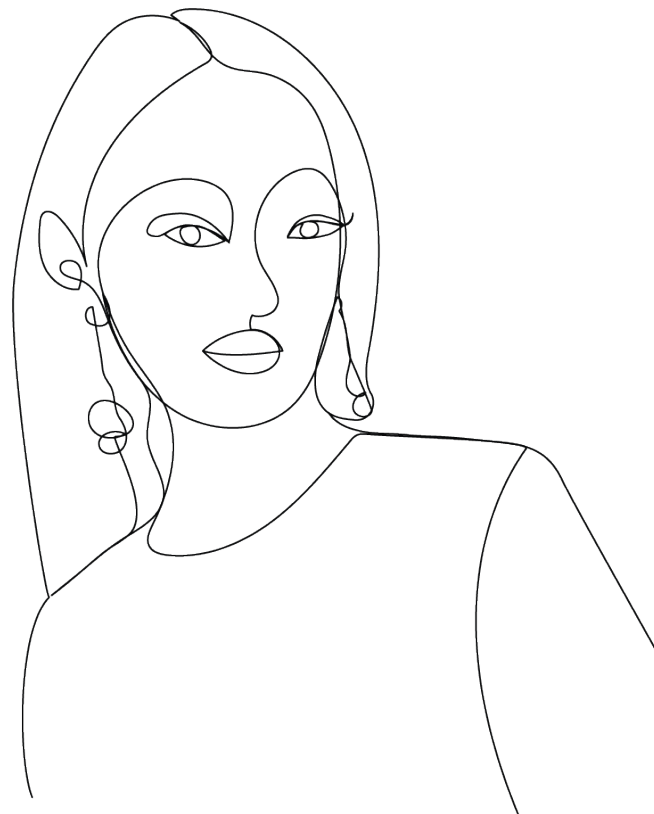
Use this Kickstart Guide to help determine what assets and debts might factor into your calculation.

## Assets:

- Checking, savings and other cash accounts
- Investment accounts
- Employer retirement plans (401(k), SEP-IRA, SARSEP IRA, SIMPLE IRA, 403(b), 457, Money Purchase)
- Individual retirement accounts (Traditional IRA, Roth IRA)
- Annuities and tax-deferred products (Fixed Annuity, Indexed Annuity, Variable Annuity)
- Education accounts (529 plans, UGMA / UTMA, Coverdell Education Savings Accounts)
- Employer stock awards (e.g., stock options)
- Deferred compensation plan
- Primary residence
- Secondary residence / vacation home
- Other real estate
- Collectibles/personal property
- Cars / boats
- Business entities
- Cash value of insurance policies (e.g., life insurance)

## Debts / Liabilities:

- First mortgage
- Second mortgage
- Lines of credit (e.g., against homes or investments)
- Car / boat loans
- Business loans and other securities-based loans
- Credit cards



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