Annual net worth snapshot

Record assets and liabilities consistently to compare over time.

Three steps

1. Use current reasonable values
2. Include outstanding liabilities
3. Compare using the same method

A worked example

Date	Dec 1
Assets	12000
Liabilities	4500
Net worth	7500

12000 minus 4500 equals 7500.

Values and estimates can change.

Annual net worth snapshot

Use one row per item or decision. Start with what you know.

Date	Assets	Liabilities	Net worth

My next action / when