FREE · NET WORTH

Net Worth Worksheet

DATE _____

What you own minus what you owe, on one page. Use today's balances and sale values, add up each table, then fill in one square of the strip each month and watch the line move.

TYPE	ASSETS · WHAT YOU OWN	VALUE
Cash	Checking	
	Savings	
	Emergency fund	
Invest	Retirement accounts	
	Investments / brokerage	
	Education savings	
Property	Home (sale value today)	
	Vehicles (sale value)	
	Other property	
Other	Business or side-hustle assets	
	Money owed to you	
	Other	
A TOTAL ASSETS		

DEBTS · WHAT YOU OWE	BALANCE
Mortgage	
Home equity loan or line	
Car loans	
Student loans	
Credit cards	
Personal loans	
Medical or other bills	
Other	
B TOTAL DEBTS	

THE TWO NUMBERS

Net worth = A − B _____

Debt-to-asset = B ÷ A × 100 _____ %

Debt-to-asset under 40% is comfortable; over 80% means most of what you own is borrowed against.

NET WORTH, MONTH BY MONTH · ONE SQUARE AT THE END OF EACH MONTH

01 MONTH _____	02 MONTH _____	03 MONTH _____	04 MONTH _____
$	$	$	$
05 MONTH _____	06 MONTH _____	07 MONTH _____	08 MONTH _____
$	$	$	$
09 MONTH _____	10 MONTH _____	11 MONTH _____	12 MONTH _____
$	$	$	$

FREE · NET WORTH

How to use it

Two tables, two numbers, and a strip for the year. Fill it in today, then once a month.

1 Print it

Print at 100% or "Actual size" on US Letter or A4. One sheet lasts a year: fill in the two tables today, then one square of the strip at the end of each month.

2 List what you own and owe

Use today's balances, and what your home and vehicles would sell for now, not what you paid. Add up each table.

3 Do the math

Net worth = Total assets − Total debts. Debt-to-asset = Total debts ÷ Total assets × 100. Write both in. The direction month by month matters more than any one number.

WHEN PAPER IS NOT ENOUGH

This page is the paper version of the Net Worth Tracker spreadsheet

- ☐ One row per account, up to 30: cash, investments, retirement, home and vehicles, every debt
- ☐ Type each month's balances once; net worth, assets, and debts are worked out for every month
- ☐ Change this month and this year, by category too
- ☐ Debt-to-asset ratio and progress toward a net worth goal
- ☐ A dashboard with eight tiles and three charts
- ☐ A blank file and a filled-in example

It does the math for every month you type in.

NOTES · WHAT CHANGED THIS YEAR

Free for your own household. Please don't sell, share, or redistribute this file.

© 2026 NeotericX Incorporated.

For organization and education only — not financial, tax, or legal advice.