

Business Name:

**PERSONAL BALANCE SHEET**

Finding out your personal net worth is an important step in the process of becoming a business owner. It helps you to know what assets are available to you for personal investment in your business.

<b>ASSETS</b>	<b>TOTALS</b>
Cash/Checking & Savings Accounts	\$
Investments	\$
Real Estate/Home	\$
Automobiles	\$
Personal Property	\$
Insurance Cash Values	\$
Other	\$
<b>TOTAL ASSETS A</b>	\$
<b>LIABILITIES</b>	<b>TOTALS</b>
Loans	\$
Credit Card/Charge Account Bills	\$
Personal Debts	\$
Current Monthly Bills	\$
Real Estate Mortgages	\$
Unpaid Taxes and Interest	\$
Other Itemized debts	\$
<b>Total Liabilities B</b>	\$
<b>NET WORTH (A-B)</b>	\$
<b>DEGREE OF DEBT</b>	\$

If B is more than A, subtract (B-A) to determine degree of debt.

List your credit cards to determine current debt and available cash.

**Personal Account Review**

**Date:**

Account Bank Name	MC/VISA Last 4#s	Account Balance Date	Account Limit	Fixed Interest Rate	Promotion Interest	Keep/Close Date Closed