Your Personal Balance Sheet / Net Worth



Assets

- Human Capital
- Home for Dwelling
- Investment Property
- Stocks and Bonds Portfolio
- Cash, Short Term Savings and Equiv
- Vehicle
- Insurance Savings Policy with Accumulated Values
- Hard Assets, Gold, Silver Coins etc.
- Pre-Paid Expenses such as Gym Memberships,
 Internet Plans that can be sold and transferred



Liabilities

- Property Mortgage Outstanding
- Credit Card Debt Outstanding
- Personal Loans Outstanding
- *I.O.U and Payables owed to others
- Revenue for service not rendered and not considered earned yet
- Intangible Favors that you owed others

Equity

- Your Ownership
- *Partners/Shareholders Ownership

Personal Cash Flow And Net Worth Planning Demystified

Joseph M. Dodge

Personal Cash Flow And Net Worth Planning Demystified:

Personal Cash Flow and Net Worth Planning Demsytified Paul D. Kadavy, 2004-01-01 The software provided with this book which requires a personal computer equipped with a recent version of Microsoft Excel contains templates that will allow you to prepare a personal financial plan including interrelated cash flow and net worth statements for your entire lifetime The plan can be modified at any time to reflect your changing financial circumstances and is perfect for modeling what if situations to see the impact of such as major decisions as changing jobs getting married or divorced having children financial readiness for retirement and other critical lifetime decisions Multiple plans can be developed if desired for yourself and for other members of your family The book is devoted to a line by line explanation of how to use the Excel templates for your own personal plan as well as explaining the details behind a fully developed sample plan It also outlines some essential principles for achieving financial success By using this book and the templates to develop your financial plan you can readily see the big picture of your total financial situation and the small picture of its individual components so positive adjustments can be made You will see where you are now and where you are headed every year into the future for as far out as you wish to plan Never before has the need for a thoughtful lifetime financial plan been greater read the author's Preface to the book by clicking on read an excerpt to find out why Using Excel this book and the CD ROM software with it such a plan is within your grasp The tools are here to begin the journey of developing your path to lifetime financial success With this unique one of a kind program you are on the road and the steering wheel is in your hands **Personal Finance** George Callaghan, Ian Fribbance, Martin Higginson, 2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting

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