

**The difference between what I (we) own and what I (we) owe**

**PERSONAL NET WORTH STATEMENT**

<b>ASSETS (What is owned)</b>	<b>MARKET VALUE</b>	<b>WHO OWNS / OWES IT</b>
Checking account		
Checking account		
Savings account in a bank		
Savings account in a bank		
Savings account in a credit union		
Money owed to you by family or friend		
Money Market account (Bank or company name):		
Cash value of life insurance		
Cash value of life insurance		
Certificate(s) of Deposit		
Certificate(s) of Deposit		
Government Savings Bond(s)		
Government securities		
LCEF Investments		
LCEF StewardAccount		
Individual stocks		
Individual bond(s)		
Mutual Funds		
Mutual Funds		
Annuity(ies)		
Annuity(ies)		
Business interests		
Individual Retirement Account (IRA)		
Individual Retirement Account (IRA)		
Tax-sheltered Annuity (TSA or 403(b))		
Tax-sheltered Annuity (TSA or 403(b))		
Concordia Retirement Plan – Supplemental Retirement Account Balance		
Concordia Retirement Plan – Supplemental Retirement Account Balance		
Other vested pension		
LCMS Foundation Trust Value		
Deferred Compensation		
Profit Sharing account		
Residence		
Other real estate: description		
Vehicles		
Personal property: description		
Collectibles: description		
<b>TOTAL ASSETS (Total Owned)</b>		
<b>LIABILITIES (What is owed)</b>		
Mortgage		
Loans: description		
Credit card (Total of all cards)		
Outstanding bills		
Outstanding taxes		
<b>TOTAL LIABILITIES (Total Owed)</b>		
<b>NET WORTH (Difference between Owned &amp; Owed)</b>		