ASSETS

Total assets			

Enter **asset types** at left and **dates** across the top.

Include house, vehicle, checking, savings, retirement, college savings, bonds, etc.

Total your assets each month in this row.

DEBTS

Total debts					

Minimum payment	**VNS Goal**

NET WORTH			
Starting debt			

Enter your "worst-ever debt" (where you're tracking from) above - the same number goes there every month!

Total debt paid off			
Percentage of debt paid off			

Enter **debt types** at left above.

Include credit cards, student loans, mortgage (if you prefer to track it), family loans, 401(k) loans, vehicle loans, etc.

Enter **minimum payments** for each account above. Enter a **"VERY NEXT STEP" goal** for those balances and change as you reach each interim goal.

Net worth = Total assets - total debts
Total debt paid off = Starting debt - total debts
Percentage of debt paid off = Total debt paid off / starting debt, then multiply by 100

To find your home's value (in the US), try zillow.com
To find your vehicle's value (in the US), try kbb.com