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Equity is a measure of wealth. Net worth is the sum of all assets owned by a person or company, less any liabilities or liabilities. Deeper definitionThere are slightly different methods for calculating a person's net worth and a company's net worth. Both items are the total of all assets minus all liabilities. For the calculation of individual net worth, the value of the assets is based on their current market value and not on the original market prices. For the company's net worth, the value of the assets is based on initial market prices instead of their current market value. When a person dies, her net worth is equivalent to the value of her property. In ratification, the obligations of the deceased are fulfilled and the rest belong to the heirs. Each inheritance then becomes part of the heir's net worth. For businesses, the value of an asset is referred to as book value or open market value. This is understood as the price that an asset will get in a competitive auction. Other concepts used alternatively to book value are market mark, fair value and fair market value, although they may have different meanings depending on the context. Negative net worth occurs when the liabilities of a company or an individual exceed the assets held. This happens in one of two ways: either liabilities increase over time as more debt increases, or they decrease in value from assets. Check out our loan repayment calculator to help you calculate your net worth. Net value example Don't keep in mind that equity is just a snapshot of how much wealth a person or company holds at any time in time. Perhaps more important is whether the amount of wealth increases or decreases. Student loan debt and mortgage debt fall as people get older, pay off loans, and get more equity in their homes. Companies are required to calculate their net worth on a regular basis, in accordance with accounting standards, and this amount may vary significantly depending on seasonality, market cycles and a number of other factors. Known for their soulful lyrics and eclectic range of musical styles, the British alternative rock band Coldplay has been a household name for over a decade. Since their formation in the late 1990s, Coldplay has become one of the most commercially successful and globally recognized musical bands. With six successful studio albums and millions and millions in ticket sales alone, Coldplay fans may be wondering how much the English set is worth. Continue reading to learn more about Coldplay and their net worth. Johnny Buckland, Chris Martin, Guy Berryman and Will | Photograph: Dave Hogan/Getty Images Who are the members of Coldplay? Coldplay has four members: Chris Martin, Jonny Buckland, Guy Berryman, and Will Champion. The band considers their creative director and former manager, Phil Harvey, Harvey, be the fifth member. The singer and pianist, Chris Martin, discovered his passion for music at Exeter Cathedral Preparatory School in England. Martin's mother was also a music teacher. As a solo artist outside of his work with Coldplay, Martin has written music for many other artists, including British artists Embrace and Jamelia. He has also worked with Beyoncé, Kanye West, Rihanna, Avicii and The Chainsmokers. Martin was married to actress Gwyneth Paltrow for ten years before the couple split in 2015. She's currently dating actress Dakota Johnson. Chris Martin has a net worth of \$120 million. Coldplay's lead guitarist Jonny Buckland started playing guitar at the age of 11, inspired by the performances of George Harrison, U2 and My Bloody Valentine. Since Buckland created Coldplay with Martin, he has become an inspiration to aspiring guitarists everywhere. His musical style and technique influenced bands such as The Fray, Train and The Killers. Buckland is also the godfather of Apple Martin, Martin and Paltrow's daughter. He's been married to Chloe Lee-Evans for almost a decade. Johnny Buckland has a net worth of \$75 million. The band's bassist, Guy Berryman, is often referred to as the dark horse of the group because of his shy, soft-spoken personality. Berryman learned to play bass at the age of 13. The musician is also very fond of playing drums, having admitted that if he wasn't already the bassist, he would definitely want to be Coldplay's drummer. Although Berryman is left-handed, he plays bass with his right hand. Berryman is currently married to Dutch model Keshia Gerrits. Guy Berryman has a net worth of \$90 million. Coldplay drummer and backup singer Will Champion was the last of the four key members to join the band. Compared to the other band members, his interest in music increased very early. Champion learned to play piano and violin when he was eight years old. Growing up, Champion was influenced by the musical talents of Nick Cave, Tom Waits and Irish folk music. Before joining the band, Champion had little to no experience playing drums, but quickly adapted to his role. He is considered the reasonable among his colleagues. Will Champion has been married to Marianne Champion since 2003 and the couple have three children. Champion has a net worth of \$90 million. Chris Martin, Johnny Buckland, Will Champion and Guy Berryman | Photograph: Kevin Winter/Getty Images How Coldplay formed In September 1996, Chris Martin and Jonny Buckland met at the guidance at University College London. The two formed a band called Pectoralz. A year later, Guy Berryman joined the group and the band was renamed Starfish. After a friend's band decided to give up their previous name, that former name is Coldplay, Martin and his team asked to be named. Name. the release of their single Yellow in 2000, Coldplay became a global hit. The band released their first studio album, Parachutes, which was nominated for a Mercury Prize. Two years later, their second album A Rush of Blood to the Head received many positive reviews and recognition, earning a place as NME Album of the Year. It was the most commercially successful album the band has released so far, earning over \$19.5 million in sales. By the time they released their fourth album, Viva la Vida or Death and All His Friends, Coldplay had evolved from humble beginnings into one of the most important and most recognized musical bands of the 21st century. What is Coldplay's net worth? Since the groundbreaking success of their single Yellow and debut album Parachutes in 2000, Coldplay has released six more studio albums, 40 singles, and sold more than 80 million albums worldwide. According to The Richest, Coldplay has a net worth of \$475 million. At first, the Web provided information. Quirky sites like Irs's Digital Daily made personal funding headaches like paying taxes a little less painful. They explained the filing process. They offered advice. They even provided downloadable formats. But cybersearching for lower tax, insurance, and mortgage rates still absorbed excessive amounts of your time and money because it forced you to wade through reams of irrelevant data. Now the web is cashing in all this time and money figuring out exactly what you need and helping you find it. He saved Billy Mancil thousands of dollars in premiums by scanning for prices that best match his personal profile. Bryan Buus used the Web to calculate the exact interest rate to refinance his home and then applied for the mortgage online. A free Internet scholarship search rewarded Sherry Bradford with \$1,000 towards her degree. And an online tax plan saved Pat Lottier hours of expensive tax consultation. The web won't zap away all your money headaches, but it can certainly make you a more informed, efficient manager of your finances. Just follow the bookmarks below. Auto InsuranceWebhead: Billy Mancil, 55, owner of two Hallmark stores and a Wymans department store in Douglas, Georgia.Financial Headache: Finding insurance to protect my children from business debt. Favorite website: While researching stocks on the Internet last October, I came across the Quicken website and noticed its connection to InsureMarket Intuit . I had a policy coming up for renewal in January, so I took a look. I didn't have to use its 60-second selector tool (a series of questions that help users decide between the five types of insurance: term, whole, variable, universal, and universal variable). I knew I wanted life, the least expensive way to support your dependents. I needed one at a time. strictly as a precaution: If I die prematurely, my business debt will be repaid by the insurer instead of passed on to my children. I filled out the four-minute personal profile, which ask about 20 questions about your age, weight, hobbies and health. I immediately received quotes from State Farm and Lincoln Benefit Life, and was amazed at how much money I could save. Lincoln Benefit Life offers a term life policy guaranteed for 10 years at a fixed rate of \$1,595 per year for \$500,000 worth of coverage. My previous company's policy cost about \$2,600 per year, which is a saving there of \$1,000, but I was also looking at interest rate increases of \$5,000 to \$6,000.I applied, and a week later I was getting my physics on politics. It was surprisingly easy. And I like how the Internet eliminates some of the overheads of selling insurance so that the savings can be passed on to customers. Tip: Thoroughly investigate the insurance company. Check Out: his reviews and how long he's been in business. If the company doesn't have name recognition, see where it refers compared to other insurance companies that use ratings like Standard and Poor's. What to avoid: Don't make a decision too quickly. InsureMarket stores your personal profile so you can take the time and watch prices move around or research insurance companies. There's no salesman who wants you to buy something. When you return to the site, all your information is still there. Coordinates: William Mancil, bmancil@south.comBonus Insurance Site: Insurance & Risk Management Central ()Check Out: The Longevity Game from Northwestern Mutual Life. Everyone starts with an average life expectancy of 73 years; this number goes up or down as you answer questions on 11 different topics ranging from nutrition to family history. Do you work out regularly? Add three years to your life. Do you consume three or more alcoholic beverages at least three times a week? Remove three years. It's fun, and it's a great way to identify the factors driving up your prices. Low MortgagesWebhead: Bryan Buus, 26, Web Master at XOR Network Engineering in Boulder, Colorado.Financial Headache Refinancing My Home at the Best Possible Interest Rate. Favorite website: I first visited FinanCenter when I bought my house two years ago using their I'm Better Off Renting? calculator to help me understand the tax advantages of the market. Then, in the spring of 1996, I started using it for I figure out if I'm going to have to refinance. I made calculations comparing 15-year loans to 30-year loans. I decided to go with the 30-year, unless the 15-year rate dropped to 6.5%. It's easy to be specific because the website gives you a side-by-side comparison of the results for each type of loan. For example, my closing cost for the new loan was going to be about \$2,000, and wanted to make money back within a year, based on my lowest interest rate. My percentage was 9.5%. Using the loan comparison tool, I thought I'd have to wait until interest rates hit 7.5% before refinancing. FinanCenter publishes daily interest rate updates. I saw rates for about six months, returning once a week to look at charting interest rate trends. When rates dropped to 7.5% last October, I filled out the online application, submitted it and received an overnight package the next day from American Finance. I signed my name about a dozen times, sent the forms back, and closed the loan a few weeks later. Minimal effort, to say the least. Tip: Use the loan calculator to calculate what percentage of your payments will be interest on capital. That helped me figure out what my tax savings would be. What to avoid: Know the default settings on calculators. If you're just not sure what percentages of your current mortgage are capital, interest, and insurance, the computer will estimate for you using the means data. But these averages may not exactly match your mortgage. You have to play around with them until you match your mortgage statements; then you can go back and create more accurate comparisons with other loans. Coordinates: Bryan Buus, buus@xor.comBonus Mortgage Website: Homebuyer's Report ()Check Out: The Salary Calculator. Let's just say you're not refinancing, you're thinking of moving from Atlanta to New York. If you make \$50,000 in Atlanta, the computer will tell you that your salary in Manhattan should be a whopping \$99,408 if you want to maintain the same lifestyle. The moving computer will calculate the approximate cost to move furniture from your two-bedroom home 870 miles north to New York City: between \$4,067 and \$4,976. Homebuyer's exhibition covers all major cities in the United States.Free ScholarshipsWebhead: Sherry Bradford, 43, assistant editor of the Journal of Marketing at the University of Oklahoma in Norman, Oklahoma.Money Headache Finding money to pay for a partner's degree in management information studies at Oklahoma City Community College.Favorite Web Site: In the fall of 1995, I decided to quit my job as an academic advisor for graduate students at the University of Oklahoma and go back to school full-time. I needed financial help, but I knew there would be limited funding for a middle-aged woman coming back to school. I'd seen fastWEB (before, so one of the first sites I went to. It is the largest free internet scholarship search engine, run by Student Services, Inc. and funded by eight companies. I entered my bio on fastWEB and about 25 suggestions with real potential came back immediately, including the \$10,000 Tylenol Scholarship based on grades and achievements and the \$500 500 Rankin Foundation Awards are geared to women over 35 with a proven need. Each proposal included a contact name, the award amount, the criteria for the award and a filing deadline. The most promising was a \$1,000 AVON Scholarship for business and professional women. The deadline for submitting applications was last March: I heard from them in July. Out of over 400 entries, 50 were selected for prizes - and I was one of those 50! I'm not stopping there: I've used fastWEB to identify other scholarships I'm applying for. Tips: Write a 500-word essay that clarifies your long-term goals. Once you send in an application letter, almost all organizations write back asking for an essay - sometimes the deadlines hit very quickly. And once you hear back from fastWEB about potential scholarships, study each institution's website so you can restructure your essay for that particular sponsor. I also often change my resume on fastWEB to expand my selectivity. My site is management information systems and business, but I recently added training to see if any other scholarships would appear. The amendments have already gathered another 20 sources. What to avoid: Unsolicited offers. Since I have applied for the AVON scholarship, I have received a few offers that loosely match the scam alerts written by Mark Kantrowitz on the Financial Assistance Information Page . They said they could get me a scholarship regardless of my past. They had typos. They wanted me to send a \$35 reward. These are three of Candovic's warning signs, so I gave up the offers. Coordinates: Sherry Bradford, jmarket@uoknor.eduBonus Educational Site: The Financial Assistance Information Page. Out: The 41 different calculators that help you do everything from estimating your family contribution to comparing monthly payments on loans with different terms and interest rates. The college spending spotlight shows that if you expect a new child in the next nine months, the total cost of that child's education will be \$339,534 for four years of private college or \$159,527 for four years of public college. Painless TaxesWebhead: Pat Lottier, 47, editor of the Atlanta Tribune in Atlanta, Georgia.Financial Headache: Trying to file my taxes in 1995 before the final extension date of October 15, 1996.Favorite Website: It was October 1 and I had just two weeks before the last extension deadline. I tricked around on the Internet and nettax/ NetTax. a free program, designed by an accounting student at the University of Milwaukee-Wisconsin, that calculates your taxes and helps prepare your 1040. I spent four or five hours going through the questions and charts, including one where you enter prices for 14 different deductions - each discount is linked to the IRS's definition. Then I'll. Will. out my 1040 format and schedules for rental income, capital gains, and home business using Adobe Acrobat. I put in fake numbers when I didn't know what I had to say, and I came away with a rough estimate. It gave me peace of mind, because I realized I was going to get a refund! I had three unusual situations where I couldn't find answers online, so I met with a tax consultant. He asked a few questions, and we did my taxes in two hours. NetTax saved me a lot of time and money. And if you have a relatively simple format with, say, just an extra program, NetTax can handle it all for you. Tip: Collect returns from the last three years and all your tax forms before you go into the system. If you have everything there, you can probably figure out your taxes in an hour. It took me five hours because I didn't have all my papers. What to avoid: I came across two or three tax accountant websites that promised to make my taxes on X amount of money - this is not for me. I'm not going to send my tax information and my money without knowing people. Coordinates: Pat Lottier, plottier@mindspring.comBonus Tax Site Ernst & Young Tax and Financial Planning Corner (Check Out: The 50 Overlooked Deess, including tax preparation fees, travel cleaning services, contact lenses, household computer depreciation, employee training expenses, business gifts of \$25 or less per recipient, mobile phones, employment fees, and points in a home. Coordinates: Pat Lottier, plottier@mindspring.comEric Matson is a member of fast company's editorial staff. Financial AssistanceSubsisted PointsInsurance Contracts

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