

ASSETS		LIABILITIES	
	\$ Amount		\$ Amount
Free & Clear		Lifestyle Debt	
Chase Checking	\$3,000	Chase card	\$5,000
Chase Savings	\$4,000	Discover card	\$4,000
Betterment	\$10,000	Department Store card	\$700
Total Free & Clear	\$17,000	Lowe's (Washer & Dryer)	\$800
		iPhone	\$500
		Total Lifestyle Debt	\$11,000
Down the road		Student Loans	
Spouse 1 401(k)	\$25,000	Spouse 1 Federal Loans	\$40,000
Spouse 2 403(b)	\$15,000	Spouse 2 Private loans	\$30,000
Spouse 1 Roth IRA	\$12,000	Total Student Debt	\$70,000
Spouse 2 Rollover IRA	\$18,000		
Total Down the Road	\$70,000		
Kids			
Kid 1 529 Plan	\$5,000		
Kid 2 529 Plan	\$5,000		
Kid 1 Custodial Acct	\$2,000		
Kid 2 Custodial Acct	\$2,000		
Total Kids	\$14,000		
Home		Home Loans	
Market St	\$350,000	Mortgage	\$250,000
		Home Equity Loan	\$20,000
			\$270,000
Other		Auto Loans	
Honda	\$25,000	Honda	\$20,000
Ford	\$20,000	Ford	\$15,000
Total Other	\$45,000		\$35,000
TOTAL ASSETS	\$496,000	TOTAL LIABILITIES	\$386,000
		NET WORTH	\$110,000

How To Create A Personal Balance Sheet

Donald H. Young



How To Create A Personal Balance Sheet:

Personal Finance Vickie L. Bajtelsmit, 2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

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guide updates traditional personal finance topics such as budgeting credit debt savings and investment and goes beyond those fundamentals to furnish important life lessons on such concerns as career planning starting a business Internet fraud and avoiding financial scams It even provides useful background on the tax system how to avoid bankruptcy legal issues young adults often face and the plethora of government benefits they can access In fact young readers will come away from this book with basic knowledge of every important area of personal finance Ideal for teens and young adults the volume will prove useful to parents who want to educate their children about the wise use of money preparing them to make independent financial decisions In addition this book can be used to meet the standards enacted in every state for developing a curriculum guide for teaching financial literacy to high school students It can also serve as a primary or supplementary resource in personal finance or consumer economics courses for college students and adults

Wiley Pathways Personal Finance Vickie L. Bajtelsmit, 2012-04-13 Personal Finance the latest text in the business series in the Wiley Pathways imprint helps students learn to budget manage taxes consumer credit and loans while also providing the knowledge and skills needed to make good financial decisions including automobiles or housing purchases and leases investing in stocks and bonds and planning for retirement

You Can Do It! Donald H. Young, 2008-12 A seasoned executive with four decades of experience in the institutional investment management business Donald H Young observes that most people are not happy with the financial security that they have achieved so far They seem to be paralyzed into doing nothing because of the overwhelming amount of information available to them Filling a critical need that hasn't been adequately addressed with the bewildering array of both general and very specific books on achieving financial security *You Can Do It* provides an educational background and then a step by step comprehensive analysis to help you achieve your financial objectives including Outlining key concepts Setting objectives Constructing balance sheets Managing cash flow Preparing budgets Buying appropriate insurance Planning for retirement Creating necessary documents for managing personal affairs Presented in an easy to understand manner *You Can Do It* should be read as a whole not as individual chapters Key exhibits and a summary at the end of each chapter which Young calls the Bottom Line facilitate the understanding process The only requirements for success are personal involvement and commitment on your part After reading and implementing the recommendations of Young you will have created a level of financial security to enable you to achieve your financial objectives

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Emotional Intelligence in Education Kateryna V. Keefer,James D. A. Parker,Donald H. Saklofske,2018-07-13 This book highlights current knowledge best practices new opportunities and difficult challenges associated with promoting emotional intelligence EI and social emotional learning SEL in educational settings The volume provides analyses of contemporary EI theories and measurement tools common principles and barriers in effective EI and SEL programming typical and atypical developmental considerations and higher level institutional and policy implications It also addresses common critiques of the relevance of EI and discusses the need for greater awareness of sociocultural contexts in assessing and nurturing EI skills Chapters provide examples of effective EI and SEL programs in pre school secondary school and university contexts and explore innovative applications of EI such as bullying prevention and athletic training In addition chapters explore the implications of EI in postsecondary professional and occupational settings with topics ranging from college success and youth career readiness to EI training for future educators and organizational leaders Topics featured in this book include Ability and trait EI and their role in coping with stress academic attainment sports performance and career readiness Implications of preschoolers emotional competence for future success in the classroom Understanding EI in individuals with exceptionalities Applications of school based EI and SEL programs in North America and Europe Policy recommendations for social emotional development in schools colleges and universities Developing emotional social and cognitive competencies in managers during an MBA program Emotional intelligence training for teachers Cross cultural perspective on EI and emotions Emotional Intelligence in Education is a must have resource for researchers professionals and policymakers as well as graduate students across such disciplines as child and school psychology social work and education policy Chapter 2 of this book is available open access under a Creative Commons Attribution 4 0 International License at link springer com *The Way* Andrew Calderella,2020-07-07 We all want our dreams to come true Within The Way we learn the exact steps on how to get there This is one of those books that everyone needs to read Frank Shankwitz Author it will inspire you to be your best To be

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Contemporary Business Louis E. Boone,David L. Kurtz,Brahm Canzer,2021-08-10 Student friendly engaging and accessible Contemporary Business 19e equips students with the skills to assess and solve today s global business challenges and succeed in a fast paced environment Designed to drive interest in business our newest edition offers a comprehensive approach to the material including a variety of resources to support today s students Its modern approach wealth of videos relevant and up to date content and career readiness resources keep your course current and engaging

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The Corporate Executive's Guide to General Investing Paul Mladjenovic,2022-03-24 Successful corporate executives face unique investing challenges because their personal wealth is irrevocably tied to their company s performance normal market ups and downs and even unexpected events An executive s investment portfolio may consist mostly of employer stock and stock options that are governed by rules the executive doesn t know about and can t control And the executive also faces a variety of other financial landmines ranging from taxes to corporate pension shortfalls So the forward thinking corporate executive badly needs effective financial management and investing strategies to build a financially secure future designed with the special needs of a corporate executive in mind That is what this guide will provide the essence of what investments and

investing strategies the executive should consider employing to achieve financial independence sooner rather than later The audience for this investing guide includes C suite executives middle managers and those in supervisory positions with executive responsibilities or aspirations It will also be useful for MBA students those in executive education seminars and others who are planning corporate careers This book will teach the executive reader How to set the proper goals before investing How to maximize corporate resources for your investing goals How to understand and choose from the different types of investments including bank investments stocks mutual funds exchange traded funds ETFs venture capital investments real estate investments and alternative investments How design an effective portfolio strategy for an executive's situation

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[You Are Worthy](#) Kelley Holland,2025-07-30 From a former business editor at The New York Times a clear-eyed and narrative-driven approach to rethinking one's financial story Kirkus Reviews What makes You Are Worthy such a superpower of a tool is that Kelley helps you uncover acknowledge and where necessary heal your money story and money relationship Manisha Thakor CFA CFP founder of MoneyZen and author of On My Own Two Feet and Get Financially Naked Many women live in silence holding fear and shame about their finances Many know they could feel better financially but are unsure how to even begin to change In You Are Worthy Kelley Holland a former New York Times business editor and award-winning financial journalist goes to the heart of women's money challenges shining a light on problem areas providing solutions and instilling the confidence and skills you need to take charge of your money and achieve financial well-being In this accessible easy to follow resource Holland leverages her professional experience and more than 100 interviews with women around the country taking you step by step through the process of transforming your relationship to money You will shed outdated beliefs about your abilities you will be inspired to

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