Calculating Your Net Worth

CHAPTER 1, LESSON 4

NAME Shrey Chaturvedi 08/29/2024

DIRECTIONS

Use the information below to fill out a consumer equity form and calculate the net worth for each family. Net worth can be a useful tool to measure your financial progress from year to year. You net worth is a grand total of all assets (what you own) minus liabilities (what you own; debts), it's important to understand that your income ign't the only factor that determines your wealth.

	FAMILY A	FAMILY B
Occupation	Nurse and Sales	Appliance Installer
Annual Income	\$105,000 combined	\$45,000
Retirement Investments	\$35,000	\$22,000
Real Estate	Owns a house appraised at \$224,000 with a mortgage balance of \$202,000	Owns a house appraised at \$180,000 with a mortgage balance of \$126,000
Vehicles	New truck with Blue Book value of \$32,000; owes \$35,000 Used SUV with a retail value of \$17,500; owes \$14,500	Used sedan with retail value of \$9,500; paid for
Credit Card Debt	\$13,000	None
Emergency Fund	\$1,000	\$5,000
Checking Account	\$2,500	\$650
Household Items	Antiques: \$5,000	Electronics: \$3,500

Foundations In Personal Finance Chapter 7 Consumer Equity

Marc J. Dollinger

Foundations In Personal Finance Chapter 7 Consumer Equity:

The Bankruptcy Code and Individual Debtors United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Courts and Administrative Practice, 1992 The Consumer Bankruptcy Reform Act United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Administrative Oversight and the Courts, 1998 Politics of Consumer Credit in the UK, 1938-1992 Stuart Aveyard, Paul Corthorn, Sean O'Connell, 2018-08-30 As early as the 1930s Britain had a highly innovative and profitable mortgage sector that promoted a major extension in home ownership These controversial and risky offerings had an equivalent in numerous hire purchase agreements with which new homes were furnished Such developments were forerunners of the easy credit regime more commonly associated with the 1980s Taking a long term perspective on this issue indicates that Britain's departure from European models of consumer credit markets was not simply a by product of neoliberalism's influence on the Thatcher administration and this book offers a much fuller explanation to the phenomenon It explores debates within and between the major political parties reveals the infighting amongst civil service departments over management of consumer demand charts the varying degrees of influence wielded by the Bank of England and finance capital as opposed to that of consumer durable manufacturers reviews the perspectives of consumers and their representatives and explains the role of contingency and path dependency in these historical events The central focus of this book is on consumer credit but this subject provides a case study through which to explore numerous other important areas of British history These include debates on the issues of post war consensus the impact of rising home ownership and its impact on consumer credit and personal finance markets the management of consumer society political responses to affluence the development of consumer protection policy and the influence of neoliberalism Consumer Finance Law Ouarterly Report, 1984 **Personal Finance** Arthur J. Keown, 2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR

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