

Full Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

## Net Worth Calculator



### WHAT I OWN

#### Short-term Assets

Cash	Php
Short-term Investments <sup>1</sup>	
Short-term Receivables	
Insurance Policy Cash Value	
Others	
Short-term Assets Sub-total	Php

#### Long-term Assets

Earning Long-term Assets <sup>1</sup>	Php
Stocks	
Bonds	
Pooled Funds	
Real Estate	
Provident/Cooperative Funds	
Business	
Others	
Earning Long-Term Assets Sub-total	Php

#### Non-Earning Long-term Assets

House & Lot	Php
Furniture, Appliances, Fixtures	
Vehicles	
Jewelry	
Others	
Non-Earning Long-Term Assets Sub-total	Php
(a) Total Assets	Php

### WHAT I OWE

#### Short-term Debts

Credit Cards	Php
Personal Loans	
Advances/Loans from relatives	
SSS/GSIS/Pag-Ibig loans	
Others	
Short-term Debts Sub-total	Php

#### Long-term Debts

Auto Loans	Php
Housing Loans	
Insurance Cash Value loan	
Others	
Long-term Debts Sub-total	Php
(b) Total Debts	Php

#### Net Worth (a - b)

Php

<sup>1</sup> earning assets

Ratio	Formula	Answer	Ideal Value	Score
Current	Short-term Assets ÷ Short-Term Debts	x	>= 1x	1.25
Emergency Fund	Short-term investments ÷ Monthly Household Expenses	x	>= 3x	1.25
Earning Assets	Total Earning Assets ÷ Total Assets	x	>= 0.5x	1.25
Debt to Equity	Total Debts ÷ Net Worth	x	<= 1x	1.25

Note: This guide is by no means comprehensive. For a more extensive guide, please download the Financial Healthcheck MS Excel file from [www.personalfinance.ph](http://www.personalfinance.ph). This guide contains mere estimates intended for discussion purposes only. There is no guarantee about the accuracy or completeness of the calculations set therein. Personal Finance Advisers Philippines Corporation does not accept liability for any direct or consequential losses arising from the use of the guide. You will need to undertake a more detailed analysis of your financial situation, especially since expenses are not accurately captured in just one sitting.