

Full Name: _____

Email Address: _____

Net Worth Calculator



WHAT I OWN

Short-term Assets

Cash

Short-term Investments¹

Short-term Receivables

Insurance Policy Cash Value

Others

Short-term Assets Sub-total

Php

Long-term Assets

Earning Long-term Assets¹

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

Furniture, Appliances, Fixtures

Vehicles

Jewelry

Others

Non-Earning Long-Term Assets Sub-total

Php

(a) Total Assets

Php

Php

WHAT I OWE

Short-term Debts

Credit Cards

Personal Loans

Advances/Loans from relatives

SSS/GSIS/Pag-Ibig loans

Others

Short-term Debts Sub-total

Php

Long-term Debts

Auto Loans

Housing Loans

Insurance Cash Value loan

Others

Long-term Debts Sub-total

Php

(b) Total Debts

Php

Php

Net Worth (a - b)

¹ earning assets

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. 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.

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