

| ASSETS | |
|---------------------------|----------|
| High Liquidity | £ |
| Cash | |
| Bank | |
| Building Societies | |
| National Savings | |
| Money owed to you | |
| Other short term deposits | |
| Subtotal (A) | |

| Medium Liquidity | £ |
|---------------------------|----------|
| Shares, including ISAs | |
| Gilts | |
| Other securities | |
| Life Insurance cash value | |
| Money owed to you | |
| Other short term deposits | |
| Subtotal (B) | |

| Low Liquidity | £ |
|------------------------------------|----------|
| Primary residence | |
| Other property | |
| Car(s) or other vehicle(s) | |
| Arts, antiques, other collectables | |
| Jewellery | |
| Major household possessions | |
| Pension values | |
| Equity in business | |
| Life policies | |
| Annuities | |
| Other investments (VCTs, EISs etc) | |
| Subtotal (C) | |
| TOTAL ASSETS (A + B + C) | |

| LIABILITIES | |
|---------------------------|----------|
| Short term | £ |
| Credit card debt | |
| Bank, other loans | |
| Utilities and water rates | |
| Council Tax | |
| Insurance premiums | |
| Taxes | |
| Other bills | |
| Debts to individuals | |
| Subtotal (D) | |

| Long term | £ |
|----------------------------------|----------|
| Mortgage on home | |
| Mortgage(s) on other properties | |
| Subtotal (E) | |
| TOTAL LIABILITIES (D + E) | |

| ANALYSIS | |
|---|----------------------|
| Net worth (total assets - total liabilities = F) or $A + B + C - D - E = F$ | <input type="text"/> |
| Liquid assets : Short-term debt (A + B : D) | <input type="text"/> |
| If ratio is 2 : 1 or higher – no action If ratio is below 2 : 1 could be improved | |
| Debt : Equity (total liabilities : net worth) or $(D + E) : F$ | <input type="text"/> |
| If you're younger than 40, aim for a ratio between 5 : 1 and 1 : 1 according to your individual circumstances. If you're above this age, reduce the ratio down to 1 : 10 as you near retirement. | |