📘 **MONEYONLINERS MONEY MANAGEMENT ACADEMY**

MODULE 6 • LESSON 38 OF 40

Measuring Net Worth and Financial Progress

Focus Keyword: net worth

SEO Title: Measuring Net Worth and Financial Progress

URL Slug: measuring-net-worth-and-financial-progress

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LESSON PURPOSE

Learn how to calculate your net worth, measure your financial progress over time, and use simple financial indicators to make better decisions and stay focused on your long-term goals.

WHY THIS LESSON MATTERS

Many people measure success by how much they earn, but true financial progress is measured by **what you own compared with what you owe**. Your net worth gives you a clear picture of your financial health. By calculating it regularly, you can track your progress, celebrate improvements, and identify areas that need attention. Monitoring your financial position helps you make informed decisions and stay motivated throughout your wealth-building journey.

BEFORE YOU BEGIN

☐ I understand the basics of budgeting and saving.

☐ I want to measure my financial progress.

☐ I am ready to review my assets and liabilities.

☐ I will complete every activity honestly.

MONEY TIP OF THE LESSON

"What gets measured gets improved. Track your net worth regularly to stay focused on your financial goals."

MY CONFIDENCE LEVEL BEFORE THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

MY GOAL FOR THIS LESSON

What financial milestone would you like to achieve during the next five years?

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ACTIVITY 1

Identify Your Assets and Liabilities

List the things you own (assets) and the money you owe (liabilities).

Assets (What I Own)	Estimated Value
Cash & Savings	
Investments	
Vehicle	
Home or Property	
Business Assets	
Other Assets	

Liabilities (What I Owe) Amount Owed

Loans

Credit Card Debt

Mortgage

Personal Debt

Other Liabilities

ACTIVITY 2

Financial Progress Self-Assessment

Statement	Good	Needs Improvement	Not Yet
I know the value of my assets.	☐	☐	☐
I know how much debt I owe.	☐	☐	☐
I review my finances regularly.	☐	☐	☐
I measure my financial progress.	☐	☐	☐
I have long-term financial goals.	☐	☐	☐

KNOWLEDGE CHECK

1. What is net worth?

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2. How do you calculate net worth?

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3. Why is it important to track your net worth?

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4. What is the difference between an asset and a liability?

5. Name three examples of assets.

WEEKLY CHALLENGE

Calculate your current net worth using today's worksheet.

Identify **one action** that would increase your net worth during the next 12 months.

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PRACTICAL WORKSHEET – MY NET WORTH CALCULATOR

A. TOTAL ASSETS

Asset	Value
Cash & Savings	
Investments	
Home or Property	
Vehicle	
Business Assets	
Other Assets	

Total Assets: ________________________

B. TOTAL LIABILITIES

Liability	Amount Owed
Mortgage	
Personal Loans	
Credit Cards	
Other Debt	

Total Liabilities: ____________________

C. MY NET WORTH

Total Assets

− **Total Liabilities**

= **My Net Worth**

Net Worth: _____________________________

D. REFLECTION

What is one step you can take this year to increase your net worth?

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KEY TAKEAWAYS – WHAT I LEARNED TODAY

1. My current financial strength is:

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2. The area I need to improve most is:

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3. One action that will increase my net worth is:

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4. The biggest lesson I learned today is:

MY 7-DAY FINANCIAL PROGRESS ACTION PLAN

Day 1: List all my assets.

Day 2: List all my liabilities.

Day 3: Calculate my net worth.

Day 4: Review my budget.

Day 5: Identify one debt to reduce.

Day 6: Identify one asset I can grow.

Day 7: Review my financial progress and set my next milestone.

LESSON COMPLETION CHECKLIST

☐ I completed all activities.

☐ I completed my Net Worth Calculator.

☐ I calculated my current net worth.

☐ I identified ways to improve my financial position.

☐ I am ready for Lesson 39.

MY CONFIDENCE LEVEL AFTER THIS LESSON

1 2 3 4 5

Not Confident • Neutral • Very Confident

NEXT LESSON PREVIEW

Lesson 39 – Creating a 12-Month Money Improvement Plan

Learn how to create a practical one-year financial action plan with clear goals, monthly milestones, and measurable habits that will help you improve your finances step by step.

MY COMMITMENT

I commit to measuring my financial progress regularly, increasing my assets, reducing my liabilities, and making consistent financial decisions that improve my net worth and move me closer to long-term financial independence.

Signature: ___________________________

Date: _______________________________