

# Money Management™

## Net Worth

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### Net Worth Summary

Net worth is perhaps the most important number in personal finance, because it takes everything into account – what you have and what you owe, as well as what you earn, save, spend and pay towards debt. It is the absolute truth about where you sit financially.

But before you start measuring your success by your net worth, you need to make sure you've added all of your financial accounts, including key assets like real estate and vehicles. Watch our Accounts tutorial for instructions on adding manual property accounts.

When all your accounts have been added, including property, what you'll have is a remarkably accurate summary of your financial life. The value of your assets (what you have) and the balance of your liabilities (what you owe) are combined to give you a Net Worth value. This value is tracked over time, so you can monitor your overall financial progress. You can change the timeframe displayed up top.

If you select a data point for any month, such as March, you'll see at the bottom your net worth (which is a summary of your gains and losses), and your increase or decrease from the previous month. In this case, there was a decrease.

Select that data point again, and a summary of what makes up your gains and what makes up your losses appears. Select any item <Visa Platinum> to see a list of transactions that make up that specific gain or loss. Back on the main screen, select **View Assets & Liabilities** at the top to view net worth details organized by type. Select an item such as Loan <Loan> to view what's included in that asset or liability.

The good news is that if you consistently spend within your means and make reasonable payments towards your debt, your net worth will continue to grow, leading you closer to your financial goals!

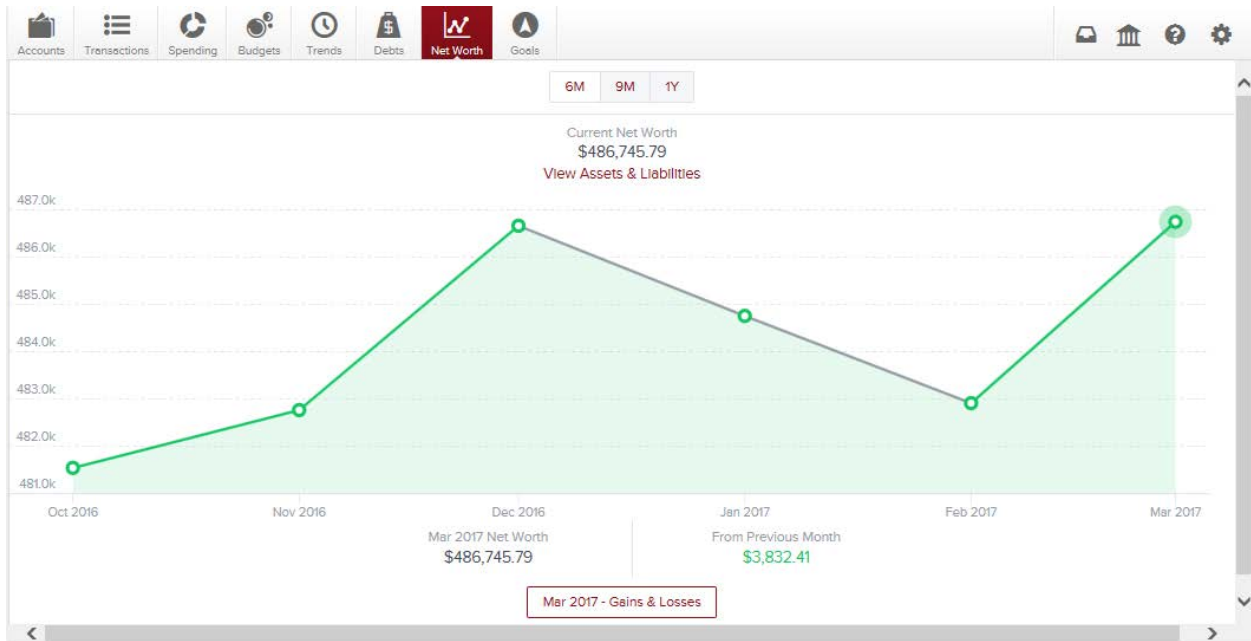
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### Net Worth FAQs

#### Overview

- Net Worth tracks the net sum of all your assets and liabilities over the past year.
- The dots on the graph represent your net worth for each month; the lines on the graph represent the change in your net worth from month to month.
- Click a date option to change the selected range.

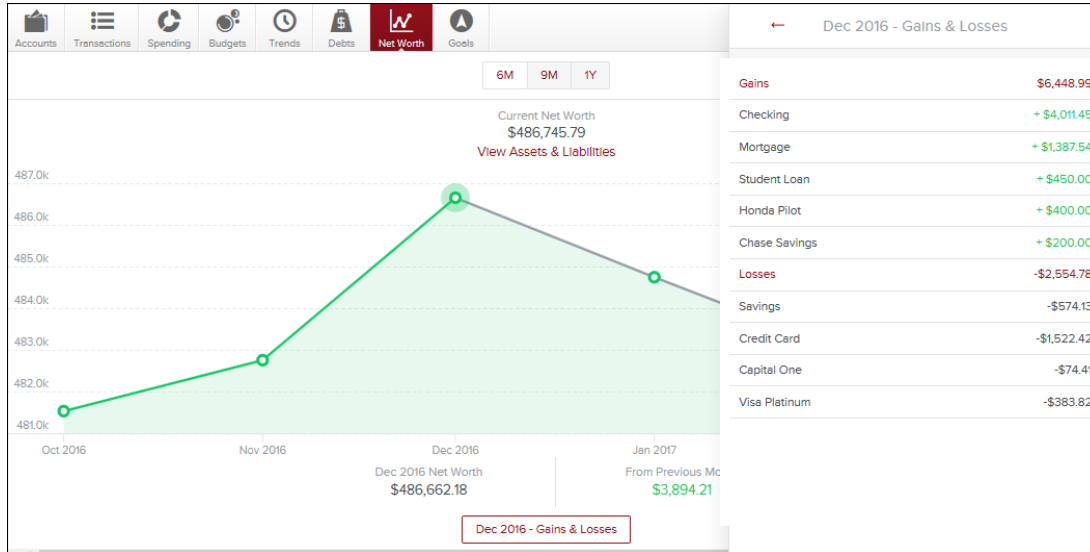


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### Gains and Losses

- Clicking a specific dot on the graph and then the red Gains & Losses box at the bottom will display the gains and losses for that month. Click an account to see transactions.



### Assets and Liabilities

- Click on View Assets & Liabilities to view net worth details organized by type.

