

FINANCIAL STATEMENT WORKSHEET

Assets, Liabilities, and Net Worth

Understanding Your Financial Statement

This worksheet is designed to help you understand cash flow, track assets and liabilities, and build stronger financial awareness. It encourages long-term thinking and intentional money decisions.

For educational purposes only. Not financial, legal, or tax advice.

Assets (Income-Generating)

List all items that put money in your pocket. These are investments, properties, or businesses that generate cash flow.

Examples:

- Rental Properties
- Stocks (that pay dividends)
- Bonds
- Businesses
- Royalties from Intellectual Property
- Current Job

Doodad	Monthly Payment	Notes

Capital & Reserves

Money set aside for protection, stability, or future opportunities. These funds strengthen your financial foundation and prepare you for growth.

Examples:

- Emergency Fund (cash, gold, silver)
- Business Savings Fund
- Future Investment Fund
- Home Down Payment Fund
- Investment Contributions (stocks, retirement, crypto etc.)

Next Steps:

- **Identify areas to reduce liabilities and doodad spending.**
- **Focus on acquiring more income-generating assets.**
- **Regularly review and update this worksheet to track your progress.**
- **Re-read *Rich Dad Poor Dad* and apply its principles to your financial life.**