

WealthPulse — Net Worth Tracker

■ **Viewing on mobile?** This PDF shows you the full spreadsheet layout. To use it interactively, open the .xlsx file in **Microsoft Excel** on a computer or upload it to **Google Sheets** (free at sheets.google.com). All formulas, calculations, and charts work in both.

What This Spreadsheet Does

Net worth = everything you own minus everything you owe. It's the single most important number for building long-term wealth. This tracker has two sheets: a monthly snapshot where you enter current values, and a history sheet where you log it each month to see your growth.

Blue cells = your inputs (type here)

Green cells = auto-calculated (don't edit)

ASSETS — What You Own

Asset Category	Current Value	Last Month	Change (\$)	Change (%)
Checking Accounts	\$3,200			
Savings / Emergency Fund	\$8,500			
401k / 403b Balance	\$45,000			
Roth IRA Balance	\$18,000			
Investment Accounts (taxable)	\$22,000			
Primary Home Value	\$280,000			
Vehicle(s) Value	\$18,000			
Other Assets	\$1,500			
TOTAL ASSETS	\$396,200		AUTO	AUTO

LIABILITIES — What You Owe

Liability Category	Current Balance	Last Month	Change (\$)	Change (%)
Mortgage Balance	\$220,000			
Car Loan(s)	\$12,000			
Student Loans	\$18,000			
Credit Card Balances	\$4,500			
Medical Debt	\$1,800			
Other Debt	\$0			
TOTAL LIABILITIES	\$256,300		AUTO	AUTO

YOUR NET WORTH

\$139,900

- Track your net worth on the same date every month — first of the month works well.
- Don't panic if it's negative — millions of Americans start that way. The direction matters more than the number.
- The Monthly History sheet shows your growth as a chart over time.