

# NET WORTH TRACKER

From "The Wealthy Janitor" by Rich Abbott

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## WHAT IS NET WORTH?

**Net Worth = Everything You Own – Everything You Owe**

This is the single most important number in your financial life. Track it monthly and watch it grow.

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## HOW TO USE THIS TRACKER:

1. Fill out the tracker once per month (same date each month)
2. List all your assets (what you own)
3. List all your liabilities (what you owe)
4. Calculate your net worth
5. Watch the number grow over time

**Goal:** Increase your net worth by \$1,000+ per month

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## MONTHLY NET WORTH TRACKER

**Date:** \_\_\_\_\_

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### ASSETS (What You Own)

#### Cash & Savings:

- Checking account: \$\_\_\_\_\_
- Savings account: \$\_\_\_\_\_
- Emergency fund: \$\_\_\_\_\_
- Cash on hand: \$\_\_\_\_\_

**Total Cash:** \$\_\_\_\_\_

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#### Investments:

- 401(k)/403(b): \$\_\_\_\_\_
- IRA: \$\_\_\_\_\_
- Brokerage account (stocks/index funds): \$\_\_\_\_\_

- Cryptocurrency: \$ \_\_\_\_\_
- Other investments: \$ \_\_\_\_\_

**Total Investments:** \$ \_\_\_\_\_

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**Real Estate:**

- Primary residence (current market value): \$ \_\_\_\_\_
- Rental property: \$ \_\_\_\_\_
- Land: \$ \_\_\_\_\_
- Mobile home: \$ \_\_\_\_\_

**Total Real Estate:** \$ \_\_\_\_\_

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**Vehicles:**

- Car 1 (current value): \$ \_\_\_\_\_
- Car 2 (current value): \$ \_\_\_\_\_
- Truck/Other: \$ \_\_\_\_\_

**Total Vehicles:** \$ \_\_\_\_\_

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**Other Assets:**

- Business equity: \$ \_\_\_\_\_
- Personal property (jewelry, collectibles): \$ \_\_\_\_\_
- Other: \$ \_\_\_\_\_

**Total Other Assets:** \$ \_\_\_\_\_

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**TOTAL ASSETS:** \$ \_\_\_\_\_

*(Add up all the totals above)*

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**LIABILITIES (What You Owe)**

**Debt:**

- Mortgage: \$ \_\_\_\_\_
- Car loan 1: \$ \_\_\_\_\_
- Car loan 2: \$ \_\_\_\_\_
- Student loans: \$ \_\_\_\_\_
- Credit card 1: \$ \_\_\_\_\_

- Credit card 2: \$ \_\_\_\_\_
- Credit card 3: \$ \_\_\_\_\_
- Personal loans: \$ \_\_\_\_\_
- Medical debt: \$ \_\_\_\_\_
- Other debt: \$ \_\_\_\_\_

**TOTAL LIABILITIES: \$ \_\_\_\_\_**

*(Add up all debt above)*

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## YOUR NET WORTH

**Total Assets: \$ \_\_\_\_\_**

**Total Liabilities: - \$ \_\_\_\_\_**

**NET WORTH: = \$ \_\_\_\_\_**

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## PROGRESS TRACKER (12-Month View)

Month	Net Worth	Change from Last Month	Notes
Month 1 Date: _____	\$ _____		Starting point
Month 2 Date: _____	\$ _____	\$ _____	
Month 3 Date: _____	\$ _____	\$ _____	
Month 4 Date: _____	\$ _____	\$ _____	
Month 5 Date: _____	\$ _____	\$ _____	
Month 6 Date: _____	\$ _____	\$ _____	
Month 7 Date: _____	\$ _____	\$ _____	
Month 8 Date: _____	\$ _____	\$ _____	
Month 9 Date: _____	\$ _____	\$ _____	
Month 10 Date: _____	\$ _____	\$ _____	
Month 11 Date: _____	\$ _____	\$ _____	
Month 12 Date: _____	\$ _____	\$ _____	

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## YEAR-END SUMMARY

**Starting Net Worth (Month 1): \$ \_\_\_\_\_**

**Ending Net Worth (Month 12): \$ \_\_\_\_\_**

**Total Growth: \$ \_\_\_\_\_**

**Percentage Growth:** \_\_\_\_\_%

(Formula:  $(Ending - Starting) \div Starting \times 100$ )

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## NET WORTH MILESTONES

**Check off each milestone as you hit it:**

- \$0 (Debt-Free!)** – Date: \_\_\_\_\_
  - \$10,000** – Date: \_\_\_\_\_
  - \$25,000** – Date: \_\_\_\_\_
  - \$50,000** – Date: \_\_\_\_\_
  - \$100,000 (Six Figures!)** – Date: \_\_\_\_\_
  - \$250,000** – Date: \_\_\_\_\_
  - \$500,000 (Half Millionaire!)** – Date: \_\_\_\_\_
  - \$1,000,000 (MILLIONAIRE!)** – Date: \_\_\_\_\_
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## WHY THIS MATTERS

**"What gets measured gets improved."**

Most people never calculate their net worth. They focus on income (which doesn't matter) instead of net worth (which does).

**Sam Thornton made \$48,000/year and is worth \$8 million.**

**I made \$52,000/year and was worth \$500.**

The difference? Sam tracked his net worth and grew it every single month.

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## TIPS FOR GROWING YOUR NET WORTH

**1. Track it monthly** (same date every month)

**2. Focus on the trend** (not the exact number)

- Is it going up? Good.
- Is it flat? Fix something.
- Is it going down? Emergency mode.

**3. Two ways to grow net worth:**

- **Increase assets** (save more, invest more, earn more)
- **Decrease liabilities** (pay off debt)

#### 4. Celebrate milestones

- Every \$10,000 increase is a win
- Every debt you eliminate is a win
- Every month you grow is a win

#### 5. Don't compare to others

- Your only competition is last month's you
  - Focus on progress, not perfection
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## MONTHLY NET WORTH CHECKLIST

**Do this on the same date every month:**

- Update checking/savings balances
  - Check investment account values (401k, brokerage, crypto)
  - Update real estate values (Zillow estimate is fine)
  - Check vehicle values (KBB.com or similar)
  - Update all debt balances (check statements)
  - Calculate total assets
  - Calculate total liabilities
  - Calculate net worth
  - Compare to last month
  - Celebrate if it went up!
  - Adjust strategy if it went down
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## WHAT IF MY NET WORTH IS NEGATIVE?

**That's okay. Most people start negative.**

**Focus on two things:**

1. **Stop the bleeding** (stop adding debt)
2. **Start the growth** (pay off smallest debt first, save \$1,000 emergency fund)

**Your goal:** Get to \$0 (debt-free), then start building assets.

**Timeline:**

- Month 1: Track it (even if negative)
  - Month 6: Less negative than Month 1
  - Month 12: Close to \$0 or positive
  - Month 24: Positive and growing
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**NEXT STEPS**

- Calculate your net worth TODAY (use the tracker above)
  - Set a calendar reminder to update it on the 1st of every month
  - Download the complete Wealthy Janitor Toolkit at [RichAbbott.com/wealthy-janitor-toolkit](https://RichAbbott.com/wealthy-janitor-toolkit)
  - Read the book: "**The Wealthy Janitor: The Billion-Dollar Mistake That Taught Me How Regular People Actually Get Rich**" by Rich Abbott
  - Subscribe to The Stewardship Newsletter at [RichAbbott.com/newsletter](https://RichAbbott.com/newsletter)
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**Remember:**

**Sam didn't get rich because he was lucky.**

**He got rich because he tracked his net worth every single month for 20 years.**

**You can do the same.**

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