EXAMPLE — FICTIONAL DATA

Personal Financial Statement of: Alex & Sam Rivera (fictional)

As of: 10/31/2026

ASSETS

CHECKING ACCOUNTS	**$18,400**
Joint checking, First Example Bank	$14,900
Checking, Sample Credit Union	$3,500
SAVINGS ACCOUNTS	**$45,000**
Emergency fund (high-yield savings)	$38,000
Home repair savings	$7,000
RETIREMENT ACCOUNTS	**$149,100**
401(k), employer plan	$112,600
Roth IRA	$36,500
REAL ESTATE	**$200,000**
Primary residence, 123 Maple St	$200,000

LIABILITIES

CREDIT CARDS	**$7,000**
Visa card	$4,100
Store card	$2,900
HOME LOANS	**$168,000**
Mortgage, First Example Bank	$168,000
STUDENT LOANS	**$11,200**
Subsidized	$3,800
Non-subsidized	$7,400

How the numbers tie out

Total assets $412,500 - total liabilities $186,200 = net worth $226,300.

Each category total is the sum of the accounts listed under it, and the statement is dated to a single "as of" day.

Categories with no balance are left off. Every name, address and number on this page is fictional.

TOTAL ASSETS	**$412,500**
TOTAL LIABILITIES	**$186,200**

NET WORTH Total assets - total liabilities **$226,300**

Signature: *Alex Rivera (sample)* **Date:** 10/31/2026

I certify that the information above is true and complete to the best of my knowledge.