

Insolvency Determination Worksheet

Assets (FMV)		Liabilities	
Homes	\$	Mortgages	\$
Cars		Home equity loans	
Recreational vehicles, etc.		Vehicle loans	
Bank accounts		Personal signature loans	
IRAs, 401Ks, etc.		Credit card debts	
Jewelry		Past-due mortgage interest, real estate taxes, utilities, and child care costs	
Furniture		Other liabilities	
Clothes			
Misc.			
Other assets			
Total Assets:	\$	Total Liabilities:	\$
<p>Total Assets minus Total Liabilities = \$ (Negative amount equals insolvency) (Positive amount equals solvency)</p>			