



## Insolvency Determination Worksheet



Assets (FMV)	
Homes	
Cars	
Recreational vehicles, etc.	
Bank accounts	
IRAs, 401Ks, etc.	
Jewelry	
Furniture	
Clothes	
Misc.	
Other assets	
<b>Total Assets:</b>	

Liabilities	
Mortgages	
Home equity loans	
Vehicle loans	
Personal signature loans	
Credit card debts	
Past-due mortgage interest, real estate taxes, utilities, and child care costs	
Student loans	
Other liabilities	
<b>Total Liabilities:</b>	

**Total Assets minus Total Liabilities =**

(Negative amount equals insolvency)

(Positive amount equals solvency)