



Financial Status Self-Assessment Worksheet

A simple worksheet to help participants understand where they stand financially across different asset categories.

1. Personal Information (Optional)

- Name: _____
 - Date: _____
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2. Liquid Assets

A. Cash & Bank Accounts

Category	Description / Bank Name	Amount (₹)	Notes
Savings Account			
Cash in Hand			

3. Fixed Income Investments

A. Fixed Deposits (FDs)

Bank / Institution	Amount Invested (₹)	Maturity Date	Interest Rate	Notes
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B. Recurring Deposits (RDs)

Bank / Institution	Monthly Deposit (₹)	Tenure	Interest Rate	Maturity Value (₹)
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4. Market Investments

A. Mutual Funds

Fund Name	Type (Equity/Debt/Hybrid)	Current Value (₹)	SIP Amount (₹)	Notes
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B. Shares / Stock Holdings

Company Name	Number of Shares	Current Value (₹)	Notes
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5. Insurance Holdings

Type	Provider	Sum Assured (₹)	Policy Value (₹)	Premium (₹)	Notes
Life Insurance					
Health Insurance					
Term Insurance					
ULIPs					

6. Post Office Investments

Scheme Name	Amount (₹)	Interest Rate	Maturity / Lock-in	Notes
PPF				
NSC				
MIS				
Sukanya Samriddhi				



7. Other Assets / Investments

Category	Description	Current Value (₹)	Notes
Gold / Jewellery			
Real Estate			
Private Investments			
Crypto			
Others			

8. Liabilities (If Any)

Loan Type	Lender	Outstanding Amount (₹)	EMI (₹)	Tenure Left	Notes
Home Loan					
Personal Loan					
Credit Card Dues					
Vehicle Loan					
Others					

9. Summary Snapshot

Category	Total Value (₹)
Cash & Bank	
FDs / RDs	
Mutual Funds	
Shares	
Insurance (Policy Value)	
Post Office	
Other Assets	
Total Assets	
Total Liabilities	
Net Worth (Assets – Liabilities)	



10. Reflection Questions

1. Which asset class dominates your portfolio today?
2. Are you comfortable with your level of liquidity (money easily available)?
3. Do you feel under-insured or over-insured?
4. What areas do you want to improve in the next 6 months?
5. What is your approx. Monthly expense currently ?

Use this worksheet as a baseline to build clarity, confidence, and a clear roadmap for your financial journey.