

The Position Snapshot

This is the real one. Don't estimate — **open your accounts and write the true numbers.** Calculate your net worth, read which stage you're in, and set a date to do it again.

How to use it. Fill in Part A from your actual statements. Answer Part B honestly (**A** = not yet · **B** = partway · **C** = yes). Read your stage, then book your check-ins on Page 2.

PART A · YOUR NET WORTH STATEMENT

Pull up your accounts and write the real figures. This is the single most important number in the lab — the one you'll watch over time.

WHAT YOU OWN — ASSETS

Cash & checking	\$ _____
Savings & emergency fund	\$ _____
Retirement (401k, IRA)	\$ _____
Other investments	\$ _____
Home (market value)	\$ _____
Vehicles (resale value)	\$ _____
Business / other assets	\$ _____
Total assets	\$ _____

WHAT YOU OWE — DEBTS

Mortgage	\$ _____
Student loans	\$ _____
Credit cards	\$ _____
Auto loans	\$ _____
Medical / other debt	\$ _____
	\$ _____
	\$ _____
Total debts	\$ _____

NET WORTH = TOTAL ASSETS - TOTAL DEBTS \$ _____

PART B · READ YOUR STAGE

In a normal month, does income **cover essentials** without new debt?

A: no · B: just barely · C: yes

A B C

After essentials, is there a **surplus you can save or invest**?

A: deficit · B: about flat · C: surplus

A B C

How many **months of expenses** would your reachable cash cover?

A: under 1 · B: 1-3 · C: 3-6 or more

A B C

Do you own at least one **asset that grows** (retirement, investments, equity, a business)?

A: no · B: a little · C: yes

A B C

READ YOUR STAGE

Survival — a normal month doesn’t cover essentials, or ends in deficit. · **Stable** — essentials covered, high-interest debt under control, a starter cushion. · **Building Wealth** — 3+ months reserve, a surplus you invest, and at least one asset that grows. · Beyond Building Wealth, the lab hands you to the wider course.

PART C · TRACK IT EVERY SIX MONTHS

Track your wealth like you track your health. **Generational wealth is generational health** — what you measure, you can manage; what you build and protect, you pass on. Run this statement every six months and watch the *trajectory*, not just the number.

DATE	NET WORTH	CHANGE SINCE LAST	STAGE	ONE THING TO DO NEXT