

Money Manager User Manual: Net Worth

Net Worth Help

The Net Worth tab tracks the sum of all your assets and liabilities. Property accounts can be added manually on the Accounts tab to make sure key assets — such as the value of your home or vehicle — are counted. You can choose to view the past 6, 9, or 12 months of net-worth history.

If you just started using Money Manager, you may not have accumulated enough data to get an accurate historical picture of your net worth; however, Money Manager will continue to save transaction data moving forward. Each dot on the graph represents your net worth during a specific month.

See details per month

To see details about your net worth during that month:

1. Tap on a circle to see how your net worth increased or decreased.
2. Tap on the same circle again to bring up a list of gains and losses. A window will appear showing the *gains and losses* within each account during that month.
 - **Gains:** When an asset increases in value or a liability decreases in value, your net worth will go up. For example, putting money in savings or making a car payment.
 - **Losses:** When an asset decreases in value or a liability increases in value, your net worth will go down. For example, pulling money out of savings or spending more on a credit card than you can immediately pay off.

You can also use Net Worth to keep track of your total assets and liabilities displayed as a list by account type.

To view your assets and liabilities

1. Tap “Assets & Liabilities” at the top to view these figures.
2. Tap on an account type to view individual accounts. A window will appear showing the *assets and liabilities* within each account during that month.
 - **Assets:** Positive values that count toward your net worth, such as money in chequing accounts, the value of your home, etc.
 - **Liabilities:** Negative values that count against your net worth, such as credit card debt, loans, or a mortgage.