

Example using "Normalization" on an Individual's "Income Statement" and "Balance Sheet"

Jane Doe's Normalized Personal "Balance Sheet"

Assets

Cash	5000	1%	5000	1%	0%
Securities	60000	10%	50000	9%	20%
Retirement Plans/401k	115000	19%	100000	19%	15%
Food/Personal	6000	1%	5000	1%	20%
Total Current Assets	186000	31%	160000	30%	16%
Fixed Assets					
Car	40000	7%	30000	6%	33%
Other Insurable Assets	50000	8%	45000	8%	11%
Household Property	100000	17%	100000	19%	0%
House	220000	37%	200000	37%	10%
Total Fixed Assets	410000	69%	375000	70%	9%
Total Assets	596000	100%	535000	100%	11%

Liabilities & Equity:

Liabilities:

Credit Card/Other debt	8000	1%	5000	1%	60%
Student Loan	7000	1%	8000	1%	-13%
Car Loan	35000	6%	20000	4%	75%
Home Mortgage Balance	140000	23%	150000	28%	-7%
Total Liabilities	190000	32%	183000	34%	4%

Equity:	406000	68%	352000	66%	15%
Total Liabilities + Equity	596000	100%	535000	100%	11%

Balance Sheet Examples For A Bakery

Ying Liu



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