



# *My Real Net Worth Statement*

By John M. Schemmer

**Date:**

Real Asset	0-10	Real Liabilities (Debts)	0-10
Surrendered to Jesus		Living for Self	
Forgiveness		Resentment	
Love		Pride	
Joy		Greed	
Peace		Lust	
Patience		Anger	
Kindness		Envy	
Gentleness		Gluttony	
Self-Control		Sloth	
Generosity/Giving		Fear	
Total Asset Value		Total Liability Value	

/100

/100

<b>My Real Net Worth (MRNW)</b>	
<b>My Real Number (MRNW/10)</b>	