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People who are concerned about their financial health sometimes throw around a figure called net worth. You may have heard of celebrities (like Jay-Z 0r the Kardashians), politicians (like Donald Trump or Mitt Romney), or business owners (like Bill Gates or Mark Zuckerberg) talking about their net worth. So what is net worth anyway? Big question. In this article, I'll explain exactly what net worth is and how to calculate your net worth (and, why you'd want to do it in the first place). But first, a quick warning about net worth . . . You, my friend, are not precious because of your net worth. You have intrinsic value. You are a human being who can contribute a lot to this world, and that is just one of the reasons why you are much more valuable than your net worth. So if you find that your net worth is a negative number (yes, it happens), don't be discouraged. Well, are you ready to learn more about net worth? Let's go. What is net worth? Net worth is a figure that is calculated by subtracting the sum of your liabilities from the sum of your assets. In other words, it would be left if you had to pay off all your debts with what you own outright. Here's what the formula looks like: Assets (What You Own) - Liabilities (What You Owe) - Net Worth. Now you could ask which assets and liabilities to include in this calculation. It's simple: everything. This includes everything from your mortgage (a liability) to the paddock in your desk drawer (an asset). Often, people and institutions do not put value on small items individually, but they simply provide an approximate estimate of their lower-value assets. Examples of net worth calculations Perhaps one of the best ways to understand net worth is to look at some fictitious examples. Here are a few for your consideration. The Smith family The Smith family is quite poor, and does not have much in the bank. In fact, they only have $1,250 in their current account. They have $1,000 in a 401(k), a mortgage on which they owe $160,000, and a decent house that is worth $140,000 (it has decreased in value over time). They also have two cars. Fortunately, one is paid (it is worth $3,400) but the other still owes $10,100 - its value is $12,200. Finally, they have some assets (furniture, trinkets, etc.) that are valued at about $5,000. Let's go and calculate their net worth using the figures above, okay? One of the best ways to do this is to make a list of their assets and liabilities. Assets The Smith Family owns the following assets: $1,250 - $1,000 check account - 401 k) $140,000 - House $3,400 - Car $1,12,200 - Car $2,5,000 - Furniture and trinkets Assets $162,850. Wow! It's amazing, isn't it? Not so fast.... Liabilities The Smith family has the following liabilities: $160,000 - Mortgage $10,100 - Car 2 Senior liabilities total $170,100. Not so good. Net Worth Remember our formula for net worth? Assets - Liabilities - Net Value. Let's do this. It. . . . . $162,850 (assets) - $170,100 (liabilities) - $7,250 (net worth) This means that the Smith family's net worth is a negative figure: -$7,250. It's not really a horrible net worth. Things could be worse! But there is certainly plenty of room for improvement. The Jones family take a look at another example. The Jones family is doing pretty well. They have a current account valued at $6,500 and an emergency fund valued at $35,100. Interestingly, they rent a small apartment, so the accommodation doesn't come into the equation for them. Now they have a small student loan on which they owe $2,000. They also have a good number of furniture and trinkets worth $15,300. In addition, they have two Roth IRAs, one valued at $10,400 and the other valued at $3,650. Both cars are paid for $10,500 and the other worth $16,700. Let's calculate their net worth. Assets The Jones family owns the following assets: $6,500 - Check Account $35,100 - Emergency Fund $15,300 - Furniture and trinkets $10,400 - Roth IRA 1 $3,650 - Roth IRA $2 $10,500 - Car $1,700 - Car 2 The above assets total $98,150. It's whoa. Wait a minute. Their assets total less than the total assets of the Smith family! But remember, assets don't tell the whole story . . . Passive The Jones family has the following responsibilities: Wow. Their liabilities total - you guessed it - only $2,000. Net Worth Let's use the formula again and take a look at their net worth. $98,150 (assets) - $2,000 (liabilities) - $96,150 (net value). This means that the Jones family has a positive net worth. Fantastic! By comparing the net worth of families By comparing these two examples, we learn that looks can be misleading. If, for example, someone were to compare the homes of the two families, he might assume that the Smiths are richer than the Jones family. After all, the Smiths live in a house and the Jones family lives in an apartment. But the truth is that the Jones family has a higher net worth than the Smith family. However, if someone were to compare their vehicles, they might conclude that the Jones family is better off. While this is true, the comparison of the vehicles of the two families does not necessarily indicate the net worth of each family. For this, everything must be taken into account. Why calculate net worth? As you can see in the examples of families above, someone's net worth is something that is hidden from public view unless, of course, someone chooses to reveal their net worth. Even so, what is the point of disclosing one's net worth to others? There really is no good reason, unless you are trying to prove something. However, there is a good reason to calculate net worth. Have you guessed it? It is worth calculating your net worth because you can compare your current net worth to your previous net worth. Ok, so maybe you can't go back in time and calculate your net worth (although you might be able to find a trail). Serious. Start now! By tracking your net worth over time, you can get an idea of your financial progress (or lack thereof). It could encourage you to get another job, pay off some of the debt, or put a budget together so you can save a little more money! Net worth is a powerful number because it takes into account both your assets and your liabilities. In other words, it forces you to consider not only one factor in the equation, but rather the whole equation. Instead of turning solely to your assets (which may seem attractive) or only to your liabilities (which may seem extremely cumbersome), calculating your net worth allows you to take a look at the balance between these two figures—a balance that can be tracked over time as a reliable measure of financial health. How to calculate your net worth over time alright. You know it's a good idea to calculate your net worth. How should you start? If you have spreadsheet software on your computer, you can make a very simple spreadsheet to keep track of your net worth over time. Create two columns: a column for your assets and a column for your liabilities. List your numbers in each column, and if you're fancy, program them to total the columns and subtract the total liabilities from the total assets. This will give you your net worth. But you can do more than that - and maybe you should. Recalculate your net worth each month. Over time, you will see your net worth increase or decrease in value. This is a fantastic visual aid to understand how you do with your finances. Once you've calculated your net worth and you have a few months of data, don't just look at the numbers - do something! If your net worth increases, ask yourself why and keep doing these things. If your net worth decreases, ask yourself why and change something! If you're in this second camp, or your net worth just looks bleak, here are some articles you need to read: Thanks for learning about net worth. If you haven't calculated your net worth yet, get there! What you find could be the fuel you need to make positive changes in your life. Television is one of the largest companies in the world. Learn all about TV entertainment, the television industry and popular TV shows. RESEARCHERs at MIT have developed an algorithm that will allow artificial intelligence to predict what it will see next. This is a big step forward in the field of robotic predictive vision. How did the algorithm learn to predict Human? Watching TV, of course. Using deep learning techniques to create neural networks that MIT has already used to train robots to recreate sounds, researchers from the Computer Science and Artificial Intelligence Laboratory (CSAIL) have based their algorithm in front of Housewives and The Office as well as various YouTube videos. He watched more than 600 hours of video, with researchers hoping he would be able to predict four basic movements: a hug, a kiss, shaking hands, hand, a high five. This content is imported from YouTube. You may be able to find the same content in another format, or you may be able to find more information, on their website. Predictive vision has already been based on pixel-based interpretations of what comes next, breaking things down to their smallest components in the hope that a future composite can be created. Recent years have seen attempts to think bigger, looking at objects as a whole, and now looking at bodies and faces. Rather than saying that one pixel is blue, the next is red, and so on, the visual representations reveal information about the larger image, such as a certain collection of pixels that represents a human face, says Carl Vondrick, a CSAIL doctoral student who was the lead author of the new study. The neural networks of a deep learning algorithm work independently of each other, and then collaborate on a conclusion. The system recognizes each of these reactions, evaluates them and presents a conclusion. Based on facial recognition, for example, three networks might assume that a kiss is prominent. But a neural network could contextualize the scene by acknowledging that a character has just entered the room and choose to predict a hug instead. This is a complex procedure, and CSAIL researchers recognize that they are in the early days. Showed a video of people a second away from completing the action, he correctly guessed what would happen 43 percent of the time. This may not seem like much, but it is an important step above the 36 percent of previous models have used. (Humans in the same test can predict what will happen 71 percent of the time.) The potential of a predictive algorithm could have repercussions beyond having a robot buddy for your next Netflix frenzy. A security camera could recognize an ongoing crime or emergency where first responders are needed. Speaking both of how this technology works and its future uses, Vondrick notes that the future is inherently ambiguous, so it is exciting to challenge ourselves to develop a system that uses these representations to anticipate all possibilities. Source: MIT This content is created and maintained by a third party and imported on this page to help users provide their email addresses. You may be able to find more information about this and content similar to piano.io piano.io