

# Download Worth It Your Life Your Money Your Terms

Want to hear something really weird? All this time, I've been writing this blog about financial independence, a term and movement that is often credited to the 1993 book "Your Money or Your Life". I had been assuming that Mr. Money Mustache himself was at least partly motivated by a long-ago ...Essentially, your net worth is the value of what you own, minus what you owe. Or, as a formula:  $\text{assets} - \text{liabilities} = \text{net worth}$ . An easy way to figure it out is via an online calculator like the one at [Bankrate.com](http://Bankrate.com). But you may also want to track your net worth over time to see your progress, in which case you could use an online program like [Mint.com](http://Mint.com) that will remember your past results ...Your Money or Your Life Summary Chapters, PDF & Review Joe Dominguez & Vicki Robin's BookIf you want to get in control of your finances, you need to know where your money is going.Of course, you need to track your spending so you don't blow your paycheck each month.