**Definition of SCF Bulletin Asset and Debt Categories in Calculation of Net Worth**

*Names in brackets refer to variables in the SCF Bulletin extract data
For precise variable definitions, please see the documentation and programs on the SCF website.

**Total assets [ASSET]**
- Money market accounts [MMA]
- Checking accounts (excl. money mkt) [CHECKING]
- Savings accounts [SAVING]
- Call accounts [CALL]
- Prepaid cards [PREPAID]
- Stock mutual funds [STMUTF]
- Tax-free bond mutual funds [TFTRMUTF]
- Govt. bond mutual funds [GIBMUTF]
- Other bond mutual funds [OBTRMUTF]
- Combination mutual funds [COMUTF]
- Other mutual funds [OMUTF]
- Tax-exempt bonds [NOTXMBND]
- Mortgage-backed bonds [MORTBND]
- US govt & govt agency bonds & bills [GOVMBND]
- Corporate and foreign bonds [OBND]
- Annuities [ANNUIT]
- Trusts [TRUSTS]
- Individual retirement accounts/Kroghs [IRAKH]
- Account-type pensions on current job [THRIFT]
- Future pensions [FUTPEN]
- Currently received account-type pensions [CURRPEN]

**Total financial assets [FIN]**
- Directly held stocks [STOCKS]
- Directly held bonds (excl. bond funds or savings bonds) [BOND]
- Cash value of whole life insurance [CASHLI]
- Other managed assets [OTHMA]
- Quasi-liquid retirement accounts [QLIQ]
- Other misc. financial assets [OTHFIN]
- Vehicles (incl. RVs, planes, boats, etc.) [VEHIC]
- Primary residence [HOUSES]
- Residential property excl. primary resid. (e.g., vacation homes) [ORESRE]
- Net equity in non-residential real estate [NNRESRE]
- Businesses (with either an active or nonactive interest) [BUS]
- Other misc. nonfinancial assets [OTHFIN]

**Total nonfinancial assets [NFIN]**
- Debt secured by prim. resid. (mortgages, home equity loans, HELOCs) [MRTHHEL]
- Debt secured by other residential property [RESDBT]
- Other lines of credit (not secured by resid. real estate) [OTHLOC]
- Credit card balances after last payment [CCCBAL]
- Installment loans [INSTALL]
- Other debt (e.g., loans against pensions or life insur., margin loans) [ODEBT]
- Mortgages & home equity loans secured by primary residence [NH_MORT]
- Home equity lines of credit secured by primary residence [HELOC]
- Education loans [EDN_INST]
- Vehicle loans [VEH_INST]
- Other installment loans [OTH_INST]

**Total debt [DEBT]**
- Total debt [DEBT]
- Other debt (e.g., loans against pensions or life insur., margin loans) [ODEBT]
- Mortgages & home equity loans secured by primary residence [NH_MORT]
- Home equity lines of credit secured by primary residence [HELOC]
- Education loans [EDN_INST]
- Vehicle loans [VEH_INST]
- Other installment loans [OTH_INST]

**Total net worth [NETWORTH]**
- Total net worth [NETWORTH]
- Net equity in non-residential real estate [NNRESRE]
- Businesses (with either an active or nonactive interest) [BUS]
- Other misc. nonfinancial assets [OTHFIN]
- Total financial assets [FIN]
- Total nonfinancial assets [NFIN]
- Total debt [DEBT]
- Total assets [ASSET]

**Money mkt deposit accounts [MMDA]**
- Money mkt deposit accounts [MMDA]
- Money mkt pooled investment funds [MMMF]