
TELEMETRY / BALANCE SHEET OBSERVABILITY

Net Worth Tracking: *Truth* on a Cadence

Wealth without a reconciled balance sheet is a story told in two voices. Tracking is how you force the voices to share nouns before they share a bank password.

SYSTEM ARCHETYPE 039

Net Worth / *Telemetry* /

Net worth tracking is the practice of maintaining a single reconciled view of assets minus liabilities with explicit rules for marks, entities, and latency. It is the observability layer for stock vs. flow, three-bucket policy,

debt waterfalls, and asset location—because strategy without measurement drifts into theater.

"If you cannot reconcile it, you do not own the number—you rent a mood."

1. Observability *as Ethics*

When spouses disagree, the argument is rarely arithmetic; it is which liabilities 'count' emotionally versus legally—publish the rule set above the spreadsheet. The adult version of tracking is to document assumptions about mortgage amortization schedules, HELOC draws, and student loan IDR quirks that change principal silently. Boring reconciliations beat brilliant narratives. Sketch feedback with causal loop diagrams before you argue from a chart.

Most tracking failures are taxonomy failures: rental equity miscategorized, RSUs double-counted, private notes missing accruals, and crypto spread across wallets nobody inventories. Before you add another asset class, validate custodian cash versus money-market sweep rates, pending trades,

and unsettled corporate actions that temporarily distort equity. Latency is a liability: slow truth is a cousin to lying. Pair asset location with any plan that spends from multiple wrappers.

Private investments demand appraisal discipline; stale marks create false peace until a liquidity event humiliates the curve. Stress weeks reveal whether you modeled concentration by issuer, sector, employer, and geography so the heat map matches the family's actual dinner-table risk. When doubt appears, widen the audit trail, not the voice volume. Run inversion and list three ways the narrative outruns the evidence.

Version your net worth file like code: assumptions, FX basis, and private valuations should carry dates and owners so arguments upgrade into diffs instead of divorces. Second-order thinkers ask how reporting cadence interacts with subscription creep and phantom 'assets' like unused gym memberships counted as zero but still draining flow. The spreadsheet is a contract with future-you. Cross-check three-bucket policy so reserves, growth, and legacy stay honest in the model.

A real-time dashboard is a promise that latency, reconciliation rules, and custodian quirks have been engineered—not that a widget refreshes quickly while truth lags a month. When volatility spikes, the board packet should still show credit card float, payroll timing, and tax withholding so cash spikes do not masquerade as wealth creation. If two people cannot reproduce the sheet, it is not a system. Run inversion and list three ways the narrative outruns the evidence.

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2. Taxonomy *and Coupling*

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Net worth tracking is observability for the household balance sheet: assets minus liabilities, updated on a cadence you can defend under stress, not only when motivation spikes. Your monthly close should explicitly reconcile

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3. Latency *and Custodians*

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4. Private Marks *and Illiquidity*

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5. Household *Governance*

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6. Automation *and Exceptions*

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7. Scenarios *and Review*

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NET WORTH CLOSE CHECKLIST

01

Reconcile custodians

Cash, pending, corporate actions—tick each source.

02

Private marks refresh

Notes, PE, crypto—date-stamp assumptions.

03

Liability sweep

Cards, tax, legal reserves—nothing 'off books.'

04

Publish delta narrative

What moved, why, and what decision it implies.

8. Atlas *Integration*

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Build the *lattice*, not the legend.

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