

Net optimizer mod

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Net worth is the total of one's assets minus total liabilities. When calculating net worth, it may be a positive or negative number. For example, if someone owes more than the total value of their assets, they have a negative net worth. Calculating net worth is one way to gauge financial health. Assets are anything that a person or an entity owns that has value. It may include: Cash or cash equivalents such as life insurance policiesInvestments such as stocks or bondsReal estate, motor vehicles, jewelry, collectibles, and other tangible assetsEquipment or inventory for a business Liabilities are financial obligations or debt. This may include: Mortgage Auto loan or student loan Credit card balance Accounts payable (for a business) If a couple has \$100,000 in checking, savings, and retirement accounts, lives in a home worth \$300,000, and drives two cars worth \$15,000 each, their assets total \$430,000. (Let's assume they don't own expensive jewelry, furniture, or other illiquid assets, nor do they have life insurance policies.) If they owe \$100,000 on their mortgage loan, \$10,000 in auto loans, and have credit card debt of \$5,000, their liabilities total \$115,000. Thus, their net worth is calculated by subtracting \$115,000 in liabilities from their \$430,000 in total assets, or \$315,000. Knowing your net worth is important because it can be a valuable gauge of your financial health. When tracked year over year, net worth can show if an individual or a company is making progress toward improving their financial well-being. Once you have calculated your net worth, a plan can be developed to steadily increase it. This can be done by saving more money, paying down debt, growing your investments, or noting an increase in an asset's value, such as a home. The value of your home is a main component of calculating net worth. Get an estimate of its current value by plugging your address into an online home value estimator, asking a local real estate agent for a comparative market analysis, or hiring a professional appraiser. Net worth is not calculated to compare financial health against others, but rather, to help you gauge your progress toward increasing your net worth from year to year. In retirement, your retirement spending strategy may allow for your net worth to decrease year over year as long as your savings will last for your full life expectancy. Initially calculating your net worth will require gathering a significant amount of information, but it should be easier in subsequent years if you keep all that information in a secure place. One can calculate the net worth of a household, business, industry, or a governmental entity such as a city, state, or country. The net worth of a business is commonly referred to as "shareholder equity." It is the total amount of assets that shareholders will own once a business's debts and liabilities are paid off. Companies and public entities regularly calculate their net worth for many of the same reasons a household does: to gauge financial health, to indicate when measures should be taken to improve financial health, and to help assess progress in improving financial health. A company that is consistently profitable will likely increase its net worth steadily, which is often accompanied by an increase in its stock price. Net worth provides individuals a means to assess their financial health and set future goals. It is ideal to increase net worth as you age. A negative net worth is not a sign to panic for young people, who may be tackling college loans, an auto loan, and daily living expenses while earning a starting salary in their chosen career. There is no "right" net worth to aim for. National averages are available that can provide something to measure your financial situation against. The median net worth of all U.S. families was \$121,700 in 2019, according to the Federal Reserve Board's Survey of Consumer Finances. Monitoring net worth can help with financial decisions and in assessing progress. Lowering or eliminating debt is a good way to increase one's net worth, but it's important to remember that a sound personal finance strategy often includes investing and paying down debt simultaneously. Net worth is the total value of assets owned minus total liabilities.Net worth can be calculated for individuals, households, companies, industries, and public entities such as cities or countries.Net worth provides an overview of one's financial health and can help determine if one is making progress toward financial goals over time.The net worth of a business is also known as shareholder equity. Want to read more content like this? Sign up for The Balance's newsletter for daily insights, analysis, and financial tips, all delivered straight to your inbox every morning! A mod (short for modification) is a modified version of a video game made by altering the original or vanilla code. Video game enthusiasts use modding to fix bugs, add levels, or invent a completely new game. This extends the game's life, replay value, and public interest. Some mods are so well done that they have become available for purchase or have been released as brand new games. Because of the popularity of modding, developers began releasing a game's open-source software which allows users to make and distribute their mods. Many games also come with modding tools. Types of mods Total conversion mod describes making such drastic modifications to the graphics and gameplay, that the original game is unrecognizable. An example would be the extremely popular total conversion of Half-Life into Black Mesa. Overhaul mods are focused on giving the game completely new graphics, but not changing it so much that the original is unrecognizable. Add-on is typically a smaller mod where a new character, weapon, map, or level is added to a game. Unofficial patch refers to a mod that fixes a bug not addressed in an official patch released by the game developer. Graphical art mods focus on upgrading the original game's graphics quality by adding high-definition textures, changing the color balance, or modifying the game's appearance. Popular games to mod Minecraft Skyrim Half-Life Grand Theft Auto Hindsight is wonderful. Especially when big bucks are involved.Take Internet funds. It's hard to imagine an investor who doesn't wish he or she had purchased shares early on. With returns often in the high double- or triple-digit range, these new-frontier funds represent the stuff dreams are made of.Depending on whom you talk to, Internet stocks are either selling at such high prices they're sure to burst or representing a new era in which technology rules at any cost. While the truth probably lies in between, future investors need to remember two basics before socking hard-earned cash into an Internet fund: The Day After 9/11. This Family-Owned Jam Company Lost All of Its Airline Business. But One Son's Strategic Rebrand Has Brought Lasting Success. The Art of Active Listening Requires Leaving Your Ego Behind Using This Color in Your Facebook Ads Could Increase Your Click-Through Rate Almost 3 Decades Ago, I Wrote Myself a Check for \$1 Million, When I Had Nothing. Here's Why. This Entrepreneur's Wellness Tech Platform Was Inspired By His Grandma's Garden Here Are the 7 Traits You Need to Get Rich in the Restaurant Industry Yankee Candle Founder's \$23 Million Estate Comes With an Indoor Water Park and Two 'Car Barns' Net neutrality is one of the biggest policy debates around the internet, and the government has voted to officially repeal the net neutrality regulations. Here's what net neutrality is, and how it affects you. In short, "net neutrality" refers to the principle that all internet traffic should be treated equally, without discrimination. Net neutrality says that internet service providers should transmit data without giving preference to certain companies or types of data. Opponents say the government should not regulate how internet providers run their business. How the Internet Currently Works Under net neutrality, internet providers are not allowed to give preferential treatment to certain types of data. Whether you're accessing How-To Geek, Google, or a tiny website running on shared hosting somewhere, your Internet service provider treats these connections equally, sending data to you at the same speed. This is how the internet has always worked, for the most part, and these rules were enforced thanks to a set of net neutrality regulations passed in recent years. Internet providers are currently classified as "common carriers", essentially making them subject to the same regulations as other utilities, like wired phone lines. As a result, the government could step in and say "no, you can't do that" if an internet provider is shown giving preferential treatment to certain types of traffic. For example, in 2012, AT&T subscribers couldn't use FaceTime on their iPhones unless they upgraded to one of AT&T's newer, more expensive shared data plans. Even though FaceTime worked fine on older plans, AT&T wanted people to pay more for their service, so they blocked FaceTime on anything except Wi-Fi. This would be against today's net neutrality rules, and the FCC could intervene and force AT&T to treat that data equally, no matter what data plan a person was using. The implications of this are many. Imagine if Comcast made Netflix slow so that you'd be more tempted to subscribe to Comcast's own NBC or Xfinity streaming services. They could force Netflix (or you) to pay them more money in order to make Netflix streams faster and higher quality. Those are the kind of things internet providers could be allowed to do if net neutrality regulations didn't exist. Why Net Neutrality Is In the News Not everyone agreed with these regulations, however. Opponents say that internet providers are private companies that should be allowed to operate however they want—after all, if you don't like it, you can move to another internet provider (as long as another one is offered in your area, which isn't always the case). Many of these net neutrality regulations were just passed in the last few years, but as with anything in government, opponents are always looking for ways to dismantle them. The FCC recently voted to repeal those net neutrality regulations, which will now allow internet providers to adjust traffic as they see fit. The Debate: Should Net Neutrality Be Regulated? Many of the arguments around net neutrality don't come down to whether net neutrality is good in and of itself, but whether government regulation is necessary to preserve it or whether that regulation is harmful to future innovation. Major Internet companies like Google and Microsoft, along with consumer advocate groups, tend to support net neutrality, arguing that Internet service providers shouldn't be able to discriminate against certain types of connections and content. Major telecommunications companies, along with the usual anti-government-regulation interest groups, tend to oppose net neutrality, arguing that governments shouldn't tell Internet service providers how to run their networks, and that it could hamper innovation. Whether you support network neutrality or think the government shouldn't be handing down rules, it's clear to see that "net neutrality" has been the way the Internet has worked so far. It's possible that the internet would only change in small ways without net neutrality regulations, but it could change in big ways too. The real problem is the lack of competition: if you don't have another internet provider in your area to switch to, the internet companies aren't incentivized to care about what you want. Image Credit: Free Press Action Fund on Flickr, KIUI on Flickr, Thomas Belknap on Flickr

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