



## LIABILITIES

*Self-pity*.....  
*Self-justification*.....  
*Self-importance*.....  
*Self-condemnation*.....  
*Dishonesty*.....  
*Impatience*.....  
*Hate*.....  
*Resentment*.....  
*Pride*.....  
*Jealousy*.....  
*Envy*.....  
*Laziness (sloth)*.....  
*Procrastination*.....  
*Insincerity*.....  
*Negative thinking*.....  
*Vulgarity*.....  
*Immorality*.....  
*Criticism*.....



## ASSETS

.....*Selflessness*  
.....*Acceptance*  
.....*Modesty*  
.....*Self-valuation*  
.....*Honesty*  
.....*Patience*  
.....**LOVE**  
.....*Forgiveness*  
.....*Humility*  
.....*Trust*  
.....*Generosity*  
.....*Industry*  
.....*Promptness*  
.....*Frankness*  
.....*Positive thinking*  
.....*Civility*  
.....*Morality*  
.....*Encouragement*

