

WealthFluent Announces A New Tool to Track A Users Worth

Conventional Wealth Tools Ignore A Big Asset: Future Earnings – WealthFluent's New Human Capital Feature Changes That

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[WealthFluent](#), a personalized financial decision-making companion to empower individuals and families to make clear, confident decisions tailored to their unique situation, preferences, lifetime financial goals, and market conditions, announces a groundbreaking update to its platform – the ability to track and model [Human Capital](#). This new feature provides users with a comprehensive view of their total wealth composition at every date in the future, integrating the present value of future earnings alongside traditional financial assets.



David J. Kon, WealthFluent Co-Founder and CEO

“Most wealth tools only track what you own,” says [David J. Kon](#), WealthFluent Co-Founder and CEO. “WealthFluent now tracks what you’re worth — including the present value of your future earnings. Your career is your largest initial asset – your wealth plan should reflect how you use it for other asset gathering and wealth accumulation.”

For working individuals, Human Capital is the economic present value of their future income defining a career. Early in their career, Human Capital is often their largest single asset, yet it's often overlooked by conventional wealth management tools, explains Kon.

“The value of Human Capital will be zero at retirement. Pledging Human Capital for a mortgage for a durable asset, savings and investment over time replaces Human Capital for retirement

income and other goals. WealthFluent's new functionality addresses this gap, offering a holistic approach to financial well-being," says Kon.

By integrating Human Capital, WealthFluent enables users to consider the tradeoffs most households face simultaneously, including how much to spend now versus save for later and whether to take on a mortgage or debt. Other benefits for users of the new tool include the ability to: Maintain a complete market value balance sheet; Visualize both financial assets and Human Capital together on a unified Net Worth chart; Optimize key decisions and understand choices regarding spending, saving, debt, investments, career development, and retirement; Model lifetime wealth trajectories; Observe how Human Capital naturally declines over a career as financial wealth grows, offering insights into how appropriate risk levels shift over time; Navigate sequence of returns risk; and gain an understanding of retirement outcomes by modeling future net worth.



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*David J. Kon, WealthFluent
CEO and Co-Founder*

“This update isn't just a new feature; it's a shift in how people can understand, manage, and grow their total wealth,” says Kon. “By bringing Human Capital onto the balance sheet, WealthFluent provides clarity, empowering smarter decisions across your financial life, from investment risk to career development and retirement planning.”

WealthFluent users can access the updates by visiting their planning section. When occupation and income are

entered, Human Capital values will automatically populate on the Net Worth Chart. For more information visit www.wealthfluent.com.

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About WealthFluent

Empowering strategic investors to answer life's big financial questions

WealthFluent is a personalized financial decision-making companion designed to empower users to make clear, confident decisions tailored to their unique situation, preferences, lifetime financial goals, and market conditions. WealthFluent brings finances together in one smart dashboard—investment accounts, mortgages, loans, retirement funds, crypto, and everything in between, helping strategic investors make confident, real-time decisions about their money, along with Magpie, an AI companion. Founded by Stanley J. Kon, PhD and his two sons, David J. Kon and Joshua P. Kon, WealthFluent's vision is to enable individuals to take control of their financial future and confidently navigate life's big financial decisions. WealthFluent is available at www.wealthfluent.com, Google Play, and the Apple App Store.

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