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This includes the search subject's full legal name, Social Security number, address, workplace, bank records and any other information available. Gather as much information as possible by any legal means. Verify the accuracy of your information. This means double-checking the spelling of a name, updating an address and perhaps making a call to the search subject's workplace. This is essential in order to obtain accurate information in a search. An accurate Social Security number is essential for many searches. Obtain a court order, if possible. This is especially relevant for child-support cases. With a court order in hand, many records that may otherwise be off-limits, such as bank records, will become available. Obtain phone records, including cellphone records. These records can be obtained by subpoena. Phone records can be a clue to relatives or other associates who may be hiding assets for the search subject. Determine the search subject's workplace and frequency of pay. Again, this is much easier with a court order in hand. Simply following the person in the morning, however, can often disclose the search subject's workplace. Look at tax records. For a spouse who files joint tax returns, obtaining a copy of a tax return is a legal right. Tax returns can also be obtained by subpoena or in response to an attempt to collect child support. Tax records always include a Social Security number. Check for suspicious trips, especially overseas. Trips to places like Switzerland may be clues to offshore bank accounts that may contain hidden assets. This is especially true with repeat trips to the same location. Search for large purchases of goods or even insurance policies, as well as substantial money transfers. Large withdrawals from a bank account or generous gifts to relatives may signal an attempt to shift assets to a third party. Check for real-estate transfers or auto-title transfers Also, check for payments or purchases made on behalf of a third party. Real-estate records are filed with the county recorder's office as well as with the registrar of deeds. Check for rentals of storage units and safety deposit boxes, which are frequently used as hiding places for heirlooms, jewelry and other assets that the search subject cannot or does not wish to convert into cash. Tips Decide whether to conduct your own search or hire an investigator. A great deal of information is available in the form of public records. But searching through public records is time-consuming and can be fruitless unless you know what you're doing. Hiring an investigator may be more time- and cost-effective in the long run. If the search subject is a spouse or close relative, it may be easier to obtain sensitive information such as a Social Security number, and to keep track of at least some of the calls he or she makes and receives, as well as his movements. Overly large credit-card payments are another possible red flag as an attempt to hide assets. Warnings Be aware of what is legal and what is not in conducting a search. There can be serious legal consequences if information is obtained by illegal methods or if information is used for illegal purposes, such as stalking. Many online "investigation" services are little more than computerized scans of public records. The information retrieved is often out of date, and the prices can be high. It's much better to conduct one's own search, and the information obtained will probably be more accurate as well. Keep up with the latest daily buzz with the BuzzFeed Daily newsletter! An asset is something you own that has monetary value, like a house, car, checking account or stock. Taking inventory of your assets and identifying their worth is important. For starters, you want to make sure they are protected, whether it be from divorce, a lawsuit or a natural disaster. You may want to leverage some assets to achieve certain financial goals or cover emergency expenses when they arise. Track your net worth with NerdWallet See all your accounts in one place, and find cash you can put aside and grow. Here's a basic introduction to assets and how they might affect you. Assets can be personal or business-related, but we'll focus on the personal use here. There are several types of assets, like there are a few types of finance. Some examples of assets fit more than one description. Some assets depreciate (lose value), while others appreciate (gain value). Cash and cash equivalents: The money that's in your pockets or stored in a savings account, checking account, certificate of deposit or other account. Tangible assets: These are physical objects, or the assets you can touch. Examples include your home, business property, car, boat, art and jewelry. Intangible assets: The nonphysical assets like stocks, bonds, pensions and royalties. Liquid assets: Liquid assets are cash or the things that can be sold and converted to cash quickly, like readily tradable stocks and bonds. Selling these assets generally does not affect their price. Liquid assets are also used to determine whether or not a person is classified as a high net worth individual. Illiquid or fixed assets: Sometimes referred to as "fixed assets," illiquid assets usually take longer to convert into cash, and their value may change in the process. Real estate, furniture and antiques are all considered illiquid or fixed assets. Fixed-income assets: Investment money that is lent for interest, including government bonds, certificates of deposit and securities. Equity assets: Your ownership interests in a company, like stocks, mutual funds and retirement accounts. » RELATED: Liquid net worth: A formula to stop living paycheck to paycheck Your assets come into play when determining your net worth, or personal price tag. Ideally, your net worth should increase over time. This metric can help you monitor your progress toward reaching financial goals like buying a house or saving for retirement. Here are some specific scenarios where need to know your asset value: Net worth: Again, your net worth helps shape your financial health. You can calculate your net worth by subtracting your liabilities (what you owe, or debts) from your assets (what you own). Insurance: You'll need to know how much certain assets, like houses and jewelry, are worth to get them properly insured. Insurance gives you coverage in case of an event like a fire, flood or robbery, or potential liability, say if you're sued after a car accident. Another asset people tend to overlook is their ability to earn an income. Consider protecting your livelihood with disability insurance. Loan applications: Liquid assets are often part of what lenders look at when you apply for a mortgage, car loan or home equity loan. You may get lower rates or better terms if you have funds to fall back on to quickly make loan payments if you lose your job. Collateral: Some lenders require you to put your house or car up as collateral to receive a loan. If you do not repay the loan, these items may be seized to help cover the cost. Divorce: Your money and possessions may be divided up with your ex-spouse during a divorce. Bankruptcy: There's a possibility that you'll have to give up some assets, like jewelry or a car, if you file for bankruptcy. Retirement: Having a stockpile of liquid assets is crucial when you're retired. It's best to have money readily available to cover living expenses when you no longer receive a paycheck. Make sure to account for taxes when converting your assets to cash. The value of tangible assets like cars and antiques isn't as clear cut as cash and cash equivalents; you can't simply log in to an account and check the balance. The original price you paid or retail price of an item can serve as a benchmark. To get a current value, get your property appraised by a professional or do your own assessment. NerdWallet provides car value and home value estimates for free. "We're currently halfway through designing the third issue of Plastique magazine," says Matt Willey of Studio 8 Design. "It's unusual for us. All the other mags we work on are art, literary or cultural - stuff we're interested in. Plastique is slightly odd as it's not content I really care about. I eventually agreed to it, as long as we could do whatever we wanted." It's a strong indication of the studio's integrity that the publishers of Plastique - a quarterly fashion magazine - should not only offer them the job, but also be perfectly happy to allow them free reign with it. But then Willey and fellow co-founder Zo Bather have earned it, having specialised in a diverse portfolio of print design projects for three years in their current incarnation. "Plastique's design is immediate, and visceral, and plays around with typography," Willey continues. "This is a rare opportunity. The inspiration was the first magazine I did with Vince Frost, called Zembla, which didn't have any stylesheets and completely ignored the grids. Lots of magazines are too templated and can be designed somewhat lazily, due to time restraints, making them look really uninteresting. Plastique magazine is fairly free with no rules, which means it's difficult because with each spread you have to start again - because of this it's much more hard work." The pair met at Frost Design, set up by the eponymous Frost, and soon became creative directors there. With more and more work coming their way, they independently went freelance and eventually found themselves sharing the same studio space. Almost haphazardly, Studio 8 Design was born from a common love of the printed medium: "It was just what we did. We'd met a lot of people and become known for doing that [at Frost Design]," explains Bather. This inventive approach to editorial design is evident in each project. "For Plastique, we've created rubber stamps of the typeface we use called Rhode," continues Willey. "We use it almost like letterpress, on features. If you haven't got massive budgets you can't commission your own fonts, so you have to think of other ways with type to be more creative." Studio 8 also regularly designs Map magazine, the quarterly international art magazine based in Scotland. In contrast to Plastique, each section of Map is pre-designed, based on a template that Willey, Bather and designer Matt Curtis created for the issue 11 refresh. "The concept for the cover was designed on issue 1, which we created while still at Frost Design," explains Bather. "After that we handed over the templates to Matthew Ball, who did the next nine issues. We specified the typefaces and how to use them, and the grids, but they're not too rigid. The idea is that the design of the features can respond to the content, which is a tricky balance to give to another designer." Every cover has a map-style image, with the masthead moving around as necessary and page numbers 'mapping out' the progress through the magazine. With the redesign, Studio 8 implemented a more templated approach, expanding on certain elements that had been there from the start. There's the use of boxes for example, which is reflected from the cover," Bather continues. "Now we use the boxes to hold things together at the front and back sections of the magazine, and the features in the middle are more expressive of their content," she says. Astonishingly, the redesign took a mere two weeks. "What was nice was that we could do a sort of refresh rather than starting from scratch, which we normally do," adds Curtis. "We could massage it and make it a bit more contemporary. Another good thing was that once the design was sent off we got it back within two weeks, which makes a change from seeing it six months later." In addition to these regular commitments, the studio takes on a variety of other semi-regular and one-off projects: brochures, record covers, editorial, posters, awareness campaigns and more. This, says Bather, suits their way of working perfectly, with the team all concentrating on a number of projects simultaneously. "Personally I prefer it to working on one job for, you know, the next six months. That would probably drive me crazy. I quite like juggling things. It's a kind of organised chaos and everyone gets to experience the projects - there are no project managers here." Can Studio 8 remain a print-focused agency, though, in an increasingly interactive digital age? Is there a place for print in the world of the future? "Yes," says Willey firmly. "Everyone's been talking about this in a sort of scaremongering way for as long as I can remember. There's just been a transition in the sort of people that read magazines. Mags such as Esquire and Playboy don't sell hundreds of thousands any more, they sell 30,000 or 40,000." But there are more magazines than you can count, and they appeal to niche audiences. It's interesting because people become more inventive, especially when it comes to getting readers to subscribe, such as by producing subscriber-only covers. "Bather agrees that while the sheer volume of print material may be going down, its quality is rising correspondingly. "I'm starting to notice clients asking: 'What is this thing going to do and why do we need it?' instead of just saying: 'Okay, let's print another brochure'," she explains. Rather than simply duplicating material already available on their websites, clients are "thinking about things more and their briefs are becoming more focused. So the briefs are more challenging - and there's more pressure." The Studio 8 team thrives under pressure, particularly the stress of trying something new, and one of Bather's favourite projects provided plenty of that. It was commissioned by a charity scheme called JoinedUpDesignForSchools, which pairs designers with students and schools all across the country. "One of our projects was with Abbeydale Grange School in Sheffield, which had a really bad reputation," Bather explains. "They seemed to be blamed whenever anything had happened in the area, and they thought this was quite unfair. So we rebranded them. For instance, we focused on the fact that there are over 56 different languages spoken at the school, and that it has a really diverse community." A similar project on which they're still working is with Dunraven school in Streatham, which wanted to produce a new school magazine that they could put together as students, and that would replace the rather tatty weekly newsletter. The result was Zero magazine, with ideas produced by 20 pupils aged 11-15. "The students set the brief, and we presented the ideas to them," says Bather. "They were pretty blunt about what they did and didn't like! It's quite an interesting experience when you're used to clients being polite all the time..." One extra difficulty was that the magazine design had to be reproducible by the kids for later issues, none of whom had had any graphic design training. "It was like [1980s kids' TV show] Press Gang - they made the mag in a day. That was great because it got us out the studio. It meant we worked with a totally different sort of client - and it was hard, because it had to work for them." In the near future at least, Studio 8's output looks set to remain in the print world. Both Willey and Bather, though, would like to get involved in other areas. Bather says she's "really envious" of art created in situ, with which the public can interact - citing Why Not Associate's Cursing Stone projects as a perfect example. On a similar note, Willey adds: "I really love Paula Scher's work with signage on buildings." With nearly all of their work in the last three years coming from word of mouth, the pair also feel it's time to become a little more proactive, approaching clients with ideas. One thing that won't change, though, is the team's small size, which is just how Studio 8 likes it. "I think most of the design studios in London at the moment are moving the same way, having a three or four person team," says Matt. "It works because we have to be careful not to overstretch ourselves - so each client gets the attention they deserve."

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