**APPLICANT:**

Name:

Address:

SSN:

Date of Birth:

Phone Number:

Email Address:

Current Employer:

Position:

Current Salary/Package:

Last Known Credit Score:

**CO-APPLICANT:**

Name:

Address:

SSN:

Date of Birth:

Phone Number:

Email Address:

Current Employer:

Position:

Current Salary/Package:

Last Known Credit Score:

**Net Worth Calculation Worksheet**

An important step in gaining financial control is to calculate your net worth (assets - debts). Every year, your net worth should be tabulated to review your progress and compare it with your financial goals. In addition, a net worth statement is a valuable aid in planning your estate and establishing a record for loan and insurance purposes.

**Assets (What You Own)**

**Cash:**

Addresses:

Provide Proof of Investments:

|  |  |
| --- | --- |
| Cash On Hand | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Checking Account | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Savings Accounts | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Money Market Funds | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Cash Value of Life Insurance | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other  **Real Estate/Property:** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Home | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Land | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other  **Investments: (*Market Value*)** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Certificates of Deposit | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Stocks | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Bonds | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Mutual Funds | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Annuities | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| IRAs | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| 401(k),403(b), 457 Plans | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Pension Plan | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**Personal Property: (*Present Value*)**

Make, Model, Year for any items $2,500+:

|  |  |
| --- | --- |
| Automobiles | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Recreational Vehicle/Boat | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Home Furnishings | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Appliances and Furniture | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Collections | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Jewelry and Furs | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Total Assets** | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

**Liabilities (What You Owe)**

|  |  |
| --- | --- |
| Household | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Medical | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Credit Cards | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Department Store Cards | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Back Taxes | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Legal | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other      **Mortgages:** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Home | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Land | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other      **Loans:** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Bank/Finance Company | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Bank/Finance Company | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Automobile | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Recreational Vehicle/Boat | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Education | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Life Insurance | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Personal (from family or friends) | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  |  |
| **Total Liabilities** | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Total Assets Minus Total Liabilities = Net Worth** | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

**Current Debts:**

Descriptions:

Institution(s) Holding Item:

Institution(s) Holding Mortgages:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  | APPLICANT | CO-APPLICANT |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Have you ever gone through bankruptcy or had a judgment against you? | | | | [ ] Yes [ ] No | [ ] Yes [ ] No |
|  |  |  |  |  |  |
| Are any assets pledged or debts secured except as shown? | | |  | [ ] Yes [ ] No | [ ] Yes [ ] No |
|  |  |  |  |  |  |
| Have you made a will? |  |  |  | [ ] Yes [ ] No | [ ] Yes [ ] No |
|  |  |  |  |  |  |
| Number of dependents (if "none" check none) | | |  | \_\_\_\_\_\_ [ ] None | \_\_\_\_\_\_ [ ] None |
|  |  |  |  |  |  |
| Marital Status (answer only if this financial statement is provided in connection | | | | [ ] Married | [ ] Married |
| with a request for secured credit or applicant is seeking a joint account with | | | | [ ] Separated | [ ] Separated |
| spouse.) | (Unmarried includes single, divorced, widowed) | | | [ ] Unmarried | [ ] Unmarried |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows | | | | | |
| my/our financial condition at the time indicated. I/we will give you prompt written notice of any substantial change | | | | | |
| in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this | | | | | |
| personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized | | | | | |
| to check my/our credit and employment history or any other information contained herein. | | | | |  |
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|  |  |  |  |  |  |
| THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM | | | | | |
| HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS. | | | | | |
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|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Date |  |  | Applicant Signature |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Date |  |  | Co-Applicant Signature (if you are requesting the financial | | |
|  |  |  | accommodation jointly) |  |  |
|  |  |  |  |  |  |