**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) |  |  |
|  |  |  |  |  |  |