Personal Net-Worth Statement

Statement of financial position and supporting schedules

FULL LEGAL NAME ______

STATEMENT DATE (MM / DD / YYYY) ______

JOINT APPLICANT / SPOUSE, IF INCLUDED ______

REPORTING CURRENCY (FOR EXAMPLE, USD) ______

RESIDENTIAL ADDRESS ______

CITY, STATE / PROVINCE, POSTAL CODE ______

EMAIL ADDRESS ______

TELEPHONE ______

Preparation basis

Complete the statement using fair, supportable values as of one date. Do not net a liability against an asset unless the form specifically requests equity. Mark an item “joint” only when ownership is legally shared. If an item does not apply, enter “N/A” rather than leaving its classification uncertain.

☐ Individual statement ☐ Joint statement ☐ Historical cost ☐ Estimated fair value

☐ Personal use ☐ Credit / lending request ☐ Estate planning ☐ Other: ______

Net-worth summary

Transfer the totals from the detailed schedules on pages 2–3. All lines should use the reporting currency shown above.

Summary	Amount
Total assets (Schedule A)	______
Less: total liabilities (Schedule B)	______
Net worth	______
Annual gross income (Schedule C)	______
Annual debt service (Schedule C)	______
Contingent liabilities disclosed (Schedule D)	______

PREPARED BY ______

PURPOSE / RECIPIENT ______

SUPPORTING RECORDS DATED THROUGH ______

NEXT REVIEW DATE ______

Important. This form is a factual summary, not an appraisal, audit, tax return, or substitute for professional advice. The person signing it remains responsible for completeness, valuation assumptions, and disclosure of restrictions, liens, guarantees, and contingent obligations.

Schedule A — Assets

Report the gross value of each asset as of the statement date. List related debt in Schedule B, except where a supporting schedule explicitly asks for both value and debt to explain equity.

Asset category	Current value
Cash and cash equivalents	
Cash on hand	
Checking accounts	
Savings / money-market accounts	
Certificates of deposit / term deposits	
Other cash equivalents	
Subtotal — cash and cash equivalents	
Marketable investments	
Publicly traded shares / equity funds	
Bonds / fixed-income funds	
Government securities	
Brokerage cash and other securities	
Digital assets / cryptocurrency	
Subtotal — marketable investments	
Retirement and tax-advantaged accounts	
Employer retirement plans	
Individual retirement / pension accounts	
Education / health savings and similar accounts	
Cash value of retirement annuities	
Subtotal — retirement and tax-advantaged accounts	
Real estate	
Primary residence — fair value	
Other residential property — fair value	
Commercial / agricultural land and buildings	
Undeveloped land / other real property	
Subtotal — real estate	

Asset category (continued)	Current value
Business and private investments	
Closely held business interests	________
Partnership / limited-liability interests	________
Private equity / venture investments	________
Employee stock options or restricted awards (vested)	________
Subtotal — business and private investments	________
Receivables and insurance	
Loans and notes receivable	________
Amounts due from related parties	________
Cash surrender value of life insurance	________
Other receivables (net of doubtful amounts)	________
Subtotal — receivables and insurance	________
Personal and other property	
Motor vehicles / boats / recreational vehicles	________
Jewelry, art, collectibles, and precious metals	________
Household contents (only if material)	________
Intellectual property / royalty interests	________
Other assets: ________	________
Other assets: ________	________
Subtotal — personal and other property	________
TOTAL ASSETS — transfer to summary	________

Asset valuation notes

Identify material estimates, jointly owned assets, restricted or pledged assets, assets held in trust, and items whose ownership differs from the name on page 1.

SOURCE OF MARKET VALUES / APPRAISALS ________

MOST RECENT VALUATION DATE ________

Schedule B — Liabilities

Report principal, accrued interest, and other amounts owed as of the statement date. Include debts for which a creditor has recourse to you even when another person makes the payments.

Liability category	Balance owed
Secured debt	
Mortgage — primary residence	
Mortgages — other real estate	
Home-equity loans / secured lines of credit	
Vehicle / equipment loans	
Securities-backed or margin loans	
Other secured debt	
Subtotal — secured debt	
Unsecured and revolving debt	
Credit-card balances	
Personal loans / unsecured credit lines	
Student / education loans	
Medical debt	
Amounts due to related parties	
Subtotal — unsecured and revolving debt	
Taxes and other obligations	
Income, property, payroll, or other taxes payable	
Unpaid legal judgments / settlements	
Alimony, maintenance, or support arrears	
Deferred purchase obligations	
Other liability: ____________________	
Other liability: ____________________	
Subtotal — taxes and other obligations	
TOTAL LIABILITIES — transfer to summary	

Debt details and covenant notes

Disclose delinquent amounts, balloon payments due within 24 months, variable-rate debt, assets pledged, personal recourse, and known covenant defaults.

Net-worth reconciliation

Total assets (Schedule A)	
Less: total liabilities (Schedule B)	
NET WORTH — transfer to summary	

Schedule C — Annual Income and Debt Service

Use the most recent complete 12-month period. State whether each amount is actual or a reasonable forward estimate, and avoid double-counting business distributions already included in salary or profit.

Gross income source	Annual amount
Salary, wages, bonuses, and commissions	
Net self-employment / business income	
Interest and dividends	
Net rental / royalty income	
Pension, retirement, or social-insurance income	
Trust, annuity, alimony, or support income	
Other recurring income	
TOTAL ANNUAL GROSS INCOME	

Required debt payment	Annual amount
Mortgage and home-equity payments	
Other real-estate loan payments	
Vehicle / equipment loan payments	
Credit-card and personal-loan payments	
Student / education loan payments	
Alimony, maintenance, or support payments	
Other required debt payments	
TOTAL ANNUAL DEBT SERVICE	

Liquidity profile

CASH AVAILABLE WITHIN 30 DAYS

COMMITTED BUT UNUSED CREDIT LINES

EXPECTED MAJOR CASH NEED WITHIN 12 MONTHS

PURPOSE OF EXPECTED CASH NEED

Income assumptions or significant nonrecurring items

Supporting Schedule 1 — Real Estate

Use a separate continuation sheet if more space is needed. “Debt” must also be included in Schedule B; this schedule explains the related equity only.

Property / location	Owner & use	Acquired	Cost basis	Fair value	Debt
			Totals		

Supporting Schedule 2 — Businesses and Private Investments

Entity / investment	Ownership %	Value	Valuation date	Method, restrictions, guarantees

Supporting Schedule 3 — Notes and Loans Receivable

Borrower	Balance	Rate	Maturity	Monthly payment	Collateral / status

Schedule D — Contingent Liabilities and Disclosures

Check each answer. For every "Yes," describe the nature, maximum reasonably possible exposure, parties involved, and expected resolution in the space below.

Disclosure question	Yes	No
Are you a guarantor, co-signer, or endorser for another person's or entity's debt?	☐	☐
Are any assets pledged, assigned, frozen, subject to lien, or otherwise restricted?	☐	☐
Are you party to pending litigation, arbitration, tax examination, or a judgment?	☐	☐
Are there unpaid taxes, disputed assessments, or tax liens not listed in Schedule B?	☐	☐
Are you contingently liable under a lease, indemnity, buyout, or capital commitment?	☐	☐
Have you transferred material assets for less than fair value during the past three years?	☐	☐
Are you obligated by an unresolved divorce, support, estate, or trust proceeding?	☐	☐
Has any bankruptcy, insolvency, foreclosure, or debt restructuring occurred in the past seven years?	☐	☐

Details, including estimated exposure

TOTAL DISCLOSED CONTINGENT LIABILITIES ____________

Documents reviewed or attached

- ☐ Bank / brokerage statements
- ☐ Property valuation / tax records
- ☐ Business financial statements
- ☐ Tax returns / notices
- ☐ Retirement account statements
- ☐ Loan and credit statements
- ☐ Insurance cash-value statements
- ☐ Other: ____________

Certification and authorization

I / we certify that this statement and its attachments are complete and correct to the best of my / our knowledge as of the statement date. I / we have disclosed all material assets, liabilities, liens, guarantees, and contingencies, and have not intentionally omitted information that would make the statement misleading. I / we understand that a recipient may request supporting evidence and may rely on this statement only for the purpose identified on page 1.

SIGNATURE ____________ DATE ____________

JOINT APPLICANT / SPOUSE SIGNATURE, IF APPLICABLE ____________ DATE ____________

PREPARER / ADVISER SIGNATURE, IF APPLICABLE ____________ DATE ____________