PERSONAL FINANCIAL STATEMENT TEMPLATE

Free Downloadable Worksheet | Loan Application Preparation

PRIVACY & USE NOTE: This is a general template, not an official lender form or financial, legal, or tax advice. Your lender may require its own form or additional documents. Once completed, this document contains sensitive personal and financial information; store it securely and share it only with intended recipients through a secure channel.

Complete all applicable sections as of the statement date. Use current, supportable estimates and attach schedules or lender-required forms where needed.

1. Applicant and Loan Information

Field	Applicant / Co-Applicant
Applicant full legal name	_____
Spouse / co-applicant name	_____
Home address	_____
City / State / ZIP	_____
Telephone / Email	_____
Occupation/employer	_____
Business name(s)	_____
Years employed / in business	_____
Statement date	_____
Lender / financial institution	_____
Loan amount requested	$_____
Purpose and proposed use of funds	_____
Proposed collateral (if any)	_____

2. Household and Other Information

Question	Response
Dependents (number and relationship)	_____
Are applicant and co-applicant U.S. citizens/residents, if lender asks?	_____
Have you filed required income tax returns?	☐ Yes ☐ No ☐ Explain: _____
Any bankruptcy within the period requested by lender?	☐ Yes ☐ No ☐ Explain: _____
Any pending litigation or judgments?	☐ Yes ☐ No ☐ Explain: _____

3. Assets — Cash, Investments, and Personal Property

Enter the applicant's ownership share and current market value. Do not count the same asset more than once.

Asset	Institution / Description	Ownership %	Current Value
Cash on hand			$
Checking accounts			$
Savings accounts			$
Money market accounts			$
Certificates of deposit			$
Treasury bills / bonds			$
Public stocks / bonds			$
Mutual funds / ETFs			$
Brokerage cash / other investments			$
IRA / Roth IRA			$
401(k) / other retirement accounts			$
Life insurance cash surrender value			$
Notes receivable / money owed to you			$
Vehicles			$
Boats / recreational vehicles			$
Furniture / jewelry / collectibles			$
Equipment / other personal property			$
Other assets (describe)			$
TOTAL CASH, INVESTMENTS & OTHER PERSONAL ASSETS			$_____

4. Asset Notes and Supporting Information

Bank / brokerage accounts included (attach statements):

_____

Retirement accounts included (attach current statements):

_____

Valuation method for significant personal property:

_____

Other asset details: _____

Note: Use current statement balances for deposit and investment accounts. Retirement assets may be subject to restrictions, taxes, or penalties; the lender may apply its own valuation.

5. Real Estate Owned — Property Schedule

Use one row per property. Attach additional copies of this page if needed.

Property address / name	Type / owner entity	Ownership %	Market value	Debt balance
1. _____	_____	_____ %	$_____	$_____
2. _____	_____	_____ %	$_____	$_____
3. _____	_____	_____ %	$_____	$_____
4. _____	_____	_____ %	$_____	$_____
5. _____	_____	_____ %	$_____	$_____
6. _____	_____	_____ %	$_____	$_____
7. _____	_____	_____ %	$_____	$_____
8. _____	_____	_____ %	$_____	$_____
9. _____	_____	_____ %	$_____	$_____
10. _____	_____	_____ %	$_____	$_____
TOTAL REAL ESTATE			$_____	$_____

Property Details (attach a copy for each major property)

Item	Property 1	Property 2
Property address / name	_____	_____
Property type / units	_____	_____
Owner / LLC / corporation	_____	_____
Date acquired	_____	_____
Estimated market value	$_____	$_____
Mortgage lender	_____	_____
Monthly principal & interest	$_____	$_____
Annual property taxes / insurance	$_____	$_____
Monthly gross rent	$_____	$_____
Monthly operating expenses	$_____	$_____
Monthly net operating income	$_____	$_____

6. Liabilities — Loans, Credit, and Other Obligations

Creditor / obligation	Collateral / purpose	Monthly payment	Balance owed
Primary residence mortgage		$_____	$_____
Second mortgage / HELOC		$_____	$_____
Commercial property loan		$_____	$_____
Rental property loan		$_____	$_____
Land / construction loan		$_____	$_____
Business term loan		$_____	$_____
Business line of credit		$_____	$_____
Personal line of credit		$_____	$_____
Vehicle loan / lease		$_____	$_____
Credit card balances		$_____	$_____
Personal loans / notes payable		$_____	$_____
Taxes payable / payment plans		$_____	$_____
Accounts payable / other debt		$_____	$_____
Other obligation (describe)		$_____	$_____
TOTAL LIABILITIES		$_____	$_____

7. Contingent Liabilities and Guarantees

Question / item	Details / amount
Personal guarantees of business loans	☐ No ☐ Yes — creditor, borrower and maximum amount: _____
Guarantees of leases or other obligations	☐ No ☐ Yes — details: _____
Pending lawsuits, judgments or claims	☐ No ☐ Yes — details and estimated exposure: _____
Taxes disputed or unpaid	☐ No ☐ Yes — taxing authority and amount: _____
Letters of credit / commitments	☐ No ☐ Yes — details: _____
Other contingent obligations	_____

Disclose guarantees even if the borrower is currently making payments. The lender may require supporting agreements and may count guaranteed debt in its underwriting.

8. Net Worth Summary

Calculation	Amount
A. Total cash, investments and personal assets	$_____
B. Total real estate market value (applicant's ownership share)	$_____
C. Total business ownership interests (net of business debt where appropriate)	$_____
D. Other assets not listed above	$_____
E. TOTAL ASSETS (A + B + C + D)	$_____
F. Total liabilities from Section 6	$_____
G. NET WORTH (E − F)	$_____

9. Annual Income

Income source	Gross annual amount	Notes / source
Salary / wages / bonuses	$_____	_____
Business distributions / income	$_____	_____
Rental income — gross	$_____	_____
Rental income — net after operating expenses	$_____	_____
Interest / dividends	$_____	_____
Pension / retirement distributions	$_____	_____
Social Security	$_____	_____
Other recurring income	$_____	_____
TOTAL ANNUAL INCOME	$_____	

10. Annual Personal and Debt Expenses

Expense	Annual amount
Mortgage and personal housing costs	$_____
Personal loan / credit payments	$_____
Income and other personal taxes	$_____
Insurance and medical expenses	$_____
Living expenses / utilities / food	$_____
Vehicle and travel expenses	$_____
Other recurring obligations	$_____
TOTAL ANNUAL EXPENSES	$_____

11. Business Interests and Business Debt

Business legal name	Entity type	Ownership %	Estimated equity value
_____	_____	_____ %	$_____
_____	_____	_____ %	$_____
_____	_____	_____ %	$_____
_____	_____	_____ %	$_____
_____	_____	_____ %	$_____
_____	_____	_____ %	$_____
TOTAL BUSINESS INTERESTS			$_____

Business Financial Overview

Item	Most recent fiscal year	Current year-to-date
Gross revenue	$_____	$_____
Net income	$_____	$_____
Total business assets	$_____	$_____
Total business liabilities	$_____	$_____
Business cash / available liquidity	$_____	$_____
Debt service paid by business	$_____	$_____

Business Debt and Guarantees

Creditor / lender	Borrowing entity	Balance	Personally guaranteed?
_____	_____	$_____	☐ Yes ☐ No
_____	_____	$_____	☐ Yes ☐ No
_____	_____	$_____	☐ Yes ☐ No
_____	_____	$_____	☐ Yes ☐ No
_____	_____	$_____	☐ Yes ☐ No

12. Requested Loan and Repayment

Question	Response
Requested amount	$_____
Purpose / use of proceeds	_____
Requested term / amortization	_____
Proposed repayment source	_____
Collateral offered	_____
Other sources of repayment	_____
Existing relationship with lender	_____

13. Real Estate Cash Flow Detail

Complete for each income-producing property or attach a property-management schedule. Use consistent periods and avoid double-counting debt payments as operating expenses.

Annual property cash flow	Property 1	Property 2	Property 3
Gross scheduled rent	$_____	$_____	$_____
Vacancy / credit loss	$_____	$_____	$_____
Other property income	$_____	$_____	$_____
Effective gross income	$_____	$_____	$_____
Repairs and maintenance	$_____	$_____	$_____
Property management	$_____	$_____	$_____
Property taxes	$_____	$_____	$_____
Insurance	$_____	$_____	$_____
Utilities paid by owner	$_____	$_____	$_____
Other operating expenses	$_____	$_____	$_____
Net operating income (NOI)	$_____	$_____	$_____
Annual debt service	$_____	$_____	$_____
Estimated annual cash flow after debt	$_____	$_____	$_____

14. Supporting Documents Checklist

☐ Most recent personal federal income tax returns (as requested)

☐ Most recent business tax returns for relevant entities

☐ Current personal financial institution statements

☐ Current brokerage and retirement account statements

☐ Current mortgage statements and loan payoff balances

☐ Real estate schedule with values, debt, rents, and expenses

☐ Current rent rolls and property operating statements

☐ Business year-to-date profit-and-loss statements and balance sheets

☐ Business debt schedule and line-of-credit statements

☐ Evidence supporting significant asset valuations

☐ Entity ownership records and organizational documents, if requested

☐ Other lender-required documents: _____

15. Certification, Authorization, and Signature

I/We certify that the information contained in this personal financial statement and any schedules or attachments is true, correct, and complete to the best of my/our knowledge as of the statement date. I/We have disclosed material liabilities, contingent obligations, and personal guarantees known to me/us. I/We understand that the lender may request supporting documentation, verify the information provided, and require its own financial statement or authorization forms.

I/We understand that estimates of market value are not appraisals and that the lender may use its own valuation, underwriting standards, and debt calculations.

Applicant signature: _____

Printed name: _____ Date: _____

Co-applicant / spouse signature (if required): _____

Printed name: _____ Date: _____

Prepared by (if applicable): _____ Date: _____

Lender Use Only

Review item	Lender notes
Date received	_____
Documents outstanding	_____
Assets verified / valuation method	_____
Liabilities verified	_____
Net worth accepted by lender	$_____
Global cash flow / debt service analysis	_____
Credit decision / conditions	_____
Reviewed by / date	_____

Important: This is a general applicant-prepared template, not an official bank form, credit decision, appraisal, or legal/tax opinion. Follow the lender's requested format and provide only accurate, verifiable information.