Personal financial statement

Duneland preparation worksheet. All amounts USD. Not official SBA Form 413.

Person / household _____ **As of** _____

Ownership scope _____ Individual or joint household

Assets at current value	USD	Liabilities at unpaid balance	USD
Cash / checking accounts		Credit card balances	
Savings / money market accounts		Personal revolving credit lines	
Marketable securities		Installment / vehicle loans	
Retirement accounts		Notes payable to others	
Life insurance cash surrender value		Real estate mortgages / liens	
Real estate		Unpaid taxes	
Vehicles		Margin / securities-backed loans	
Business ownership interests		Other personal liabilities	
Notes / receivables owed to you			
Other personal assets			
Total assets		**Total liabilities**	
Net worth		Assets minus liabilities	

Enter 0 for none. Blank cells are not a confirmation that a category is zero.

Liquidity and proposed cash contribution

Cash + savings + marketable securities	
Less: pledged / restricted liquid assets	
Less: expected realization costs / taxes	
Less: personal reserves to retain	
Liquid amount after stated allowances	
Proposed buyer cash contribution (optional)	
Liquidity remaining after proposal	

Net worth and liquid assets are not an approved acquisition budget.

Shaded boxes are totals calculated from the amounts above them.
Retirement, property and business interests are not automatically available cash.
Use your ownership share. Keep personal and business balances from being counted twice.
Use the official SBA Form 413 and supporting schedules when your lender requires them.

Personal financial statement — fictional example

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Person / household Fictional buyer **As of** 2026-10-01

Ownership scope Individual — Individual or joint household

Assets at current value	USD	Liabilities at unpaid balance	USD
Cash / checking accounts	$30,000	Credit card balances	$10,000
Savings / money market accounts	$90,000	Personal revolving credit lines	$5,000
Marketable securities	$0	Installment / vehicle loans	$25,000
Retirement accounts	$180,000	Notes payable to others	$0
Life insurance cash surrender value	$20,000	Real estate mortgages / liens	$400,000
Real estate	$500,000	Unpaid taxes	$5,000
Vehicles	$50,000	Margin / securities-backed loans	$0
Business ownership interests	$80,000	Other personal liabilities	$5,000
Notes / receivables owed to you	$10,000		
Other personal assets	$10,000		
Total assets	$970,000	**Total liabilities**	$450,000
Net worth	$520,000	Assets minus liabilities	

Enter 0 for none. Blank cells are not a confirmation that a category is zero.

Liquidity and proposed cash contribution

Cash + savings + marketable securities	$120,000
Less: pledged / restricted liquid assets	$0
Less: expected realization costs / taxes	$0
Less: personal reserves to retain	$35,000
Liquid amount after stated allowances	$85,000
Proposed buyer cash contribution (optional)	$50,000
Liquidity remaining after proposal	$35,000

Net worth and liquid assets are not an approved acquisition budget.

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