**Sample Net-Worth Calculation Worksheet for Microbusiness Applicants**

Individuals who claim microbusiness eligibility based on net worth and low income are required to provide a sworn financial statement demonstrating a net worth of less than $250,000 at the time of the application. Please use this document or similar document, notarized by you (or your accountant or financial advisor familiar with your financial situation), to verify current net worth is below $250,000. Round each asset and liability to the nearest dollar.

This document is a sample for applicants and may not include all categories of assets and liabilities that an individual may need to report. It is the responsibility of each person and applicant submitting an eligibility claim for net worth to include all assets and liabilities, whether personal or from an associated businesses. This also includes all marital property, unless applicant provides evidence sufficient to demonstrate that property is not jointly owned. If information is inaccurate or missing, the application may be denied or the license revoked. See 19 CSR 100-1.020(3)(C) and 19 CSR 100-1.060(6)(A)6.

**Applicant Entity: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Individual completing the worksheet**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Assets (What you Own)**

**Cash:**

Cash On Hand \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Checking Accounts \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Savings Accounts \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Money Market Funds \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Cash \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Value of Life Insurance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Real Estate/Property: (*Fair Market Value*)**

Home \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Land \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Investments: (*Fair* *Market Value*)**

Certificates of Deposit \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Stocks \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Bonds \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Mutual Funds \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Annuities \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 IRAs \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 401(k), 403(b), 457 Plans \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Pension Plan \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Personal Property: (*Fair Market Value*)**

 Automobiles \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Recreational Vehicle/Boat \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Home Furnishings \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Appliances and Furniture \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Collections \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Jewelry \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Business Holdings: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Total Assets: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Liabilities (What You Owe)**

**Current Debts:**

 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) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Business Liabilities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Total Liabilities: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Total Assets Minus Total Liabilities = Net Worth \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

IN THE STATE OF MISSOURI

COUNTY OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

On this \_\_\_\_\_\_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_\_\_\_\_\_\_\_\_, before me, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [Name of Notary], a Notary Public in and for said state, personally appeared \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [Name of Individual], known to me to be the person who executed the above Net-Worth Calculation Worksheet and acknowledged to me that the information contained in the same is true to the best of their knowledge and belief.

[attach seal]

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (Notary)