



# NET WORTH CALCULATION WORKSHEET

## 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. 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 and submit with your application. 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 applicant submitting an eligibility claim for net worth to include all assets and liabilities, whether personal or from a business. This includes all marital property, unless applicant provides sufficient evidence demonstrating a property is not jointly owned. Upon application approval, additional documentation may be requested during the minimum standards review to verify the legitimacy of net worth claims. An incomplete or inaccurate submission of information may result in the denial of the application or the revocation of license. 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	_____	Cash Value of Life Insurance	_____
Checking Accounts	_____	Safety Deposit Box Contents	_____
Savings Accounts	_____	Cryptocurrency	_____
Money Market Funds	_____	Other (specify)	_____

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

Home/Residence	_____	Rental Property or Buildings	_____
Land/Acreage	_____	Other (specify)	_____

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

Certificates of Deposit	_____	IRAs	_____
Stocks	_____	401(k), 403(b), 457 Plans	_____
Bonds	_____	Pension Plan	_____
Mutual Funds	_____	Trust Funds	_____
Annuities	_____	Other (specify)	_____

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

Automobiles	_____	Collections	_____
Recreational Vehicle/Boat	_____	Jewelry	_____
Home Furnishings	_____	Other (specify)	_____
Appliances and Furniture	_____		

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

**Business Holdings:**

Equipment/Buildings/Tools \_\_\_\_\_

Inventory \_\_\_\_\_

Other Assets (specify) \_\_\_\_\_

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

**Liabilities (What You Owe)**

**Current Debts:**

Household \_\_\_\_\_

Medical \_\_\_\_\_

Credit Cards \_\_\_\_\_

Department Store Cards \_\_\_\_\_

Back Taxes \_\_\_\_\_

Legal \_\_\_\_\_

Other (specify) \_\_\_\_\_

**Mortgages:**

Home/Residence \_\_\_\_\_

Land/Acreage \_\_\_\_\_

Rental Property/Buildings \_\_\_\_\_

Other (specify) \_\_\_\_\_

**Loans:**

Bank/Finance Company \_\_\_\_\_

Bank/Finance Company \_\_\_\_\_

Automobile \_\_\_\_\_

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

Education \_\_\_\_\_

Life Insurance \_\_\_\_\_

Personal (from family/friends) \_\_\_\_\_

Other (specify) \_\_\_\_\_

**Business Liabilities:**

Equipment/Buildings/Tools \_\_\_\_\_

Inventory \_\_\_\_\_

Other Liabilities (specify) \_\_\_\_\_

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

**Net Worth (Total Assets minus Total Liabilities):** \_\_\_\_\_

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

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

IN THE STATE OF MISSOURI

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

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_, before me,

\_\_\_\_\_, a Notary Public in and for said state, personally appeared  
(Notary name)

\_\_\_\_\_, known to me to be the person who executed the above Net Worth  
(Applicant name)

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)