



# 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 \_\_\_\_\_  
Checking Accounts \_\_\_\_\_  
Savings Accounts \_\_\_\_\_  
Money Market Funds \_\_\_\_\_

Cash Value of Life Insurance \_\_\_\_\_  
Safety Deposit Box Contents \_\_\_\_\_  
Cryptocurrency \_\_\_\_\_  
Other (specify) \_\_\_\_\_

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

Home/Residence \_\_\_\_\_  
Land/Acreage \_\_\_\_\_

Rental Property or Buildings \_\_\_\_\_  
Other (specify) \_\_\_\_\_

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

Certificates of Deposit \_\_\_\_\_  
Stocks \_\_\_\_\_  
Bonds \_\_\_\_\_  
Mutual Funds \_\_\_\_\_  
Annuities \_\_\_\_\_

IRAs \_\_\_\_\_  
401(k), 403(b), 457 Plans \_\_\_\_\_  
Pension Plan \_\_\_\_\_  
Trust Funds \_\_\_\_\_  
Other (specify) \_\_\_\_\_

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

Automobiles \_\_\_\_\_  
Recreational Vehicle/Boat \_\_\_\_\_  
Home Furnishings \_\_\_\_\_  
Appliances and Furniture \_\_\_\_\_

Collections \_\_\_\_\_  
Jewelry \_\_\_\_\_  
Other (specify) \_\_\_\_\_

## 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 Assets (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)