

Personal Financial Statement Template for Loan Application

A **personal financial statement template** is an essential document used during the loan application process to provide a clear overview of an individual's assets, liabilities, income, and expenses. It helps lenders assess the applicant's financial health and ability to repay the loan. Using a well-structured template ensures accurate and organized financial disclosure.

Personal Information

Full Name:	<input type="text"/>
Address:	<input type="text"/>
Phone Number:	<input type="text"/>
Email:	<input type="text"/>

Assets

Description	Value (\$)
Cash on Hand & in Banks	<input type="text"/>
Investments (Stocks, Bonds, etc.)	<input type="text"/>
Real Estate (Market Value)	<input type="text"/>
Vehicles	<input type="text"/>
Retirement Accounts	<input type="text"/>
Other Assets	<input type="text"/>
Total Assets	<input type="text"/>

Liabilities

Description	Balance (\$)
Credit Cards	<input type="text"/>
Mortgage Loans	<input type="text"/>
Auto Loans	<input type="text"/>
Student Loans	<input type="text"/>
Other Liabilities	<input type="text"/>
Total Liabilities	<input type="text"/>

Net Worth Calculation

Total Assets	<input type="text"/>
Minus: Total Liabilities	<input type="text"/>
Net Worth	<input type="text"/>

Income

Primary Job (Net monthly income):	<input type="text"/>
Other Income (Investments, etc.):	<input type="text"/>
Spouse/Partner Income:	<input type="text"/>
Total Monthly Income	<input type="text"/>

Expenses

Housing (mortgage/rent):	<input type="text"/>
Utilities:	<input type="text"/>
Food:	<input type="text"/>
Transportation:	<input type="text"/>
Other Expenses:	<input type="text"/>
Total Monthly Expenses	<input type="text"/>



I certify that the above information is true and complete to the best of my knowledge.

Submit Financial Statement