



## Personal Financial Statement

As of: \_\_\_\_\_  Individual Statement  Joint Statement

Name:		Social Security #:		Date of Birth:	Driver's License #:
Home Street Address:		City/State/Zip:	Telephone #:	Email:	
Name of Employer:		Employer Address:		City/State/Zip:	
Position:	Number of Years:	Business Phone:	Name of CPA:	CPA Phone #:	

Spouse's Name (If Applicable):		Social Security #:		Date of Birth:	Driver's License #:
Home Street Address:		City/State/Zip:	Telephone #:	Email:	
Name of Employer:		Employer Address:		City/State/Zip:	
Position:	Number of Years:	Business Phone:	Name of CPA:	CPA Phone #:	

Assets		Liabilities	
Cash (Sch.1)	\$	Real Estate (Sch. 5)	\$
401K & Retirement Accounts (Sch. 2)	\$	Contingent Liabilities (Sch. 8)	\$
Stocks, Bonds, & Investments (Sch. 3)	\$	Notes Payable (Sch. 9) (Don't Include Real Estate)	\$
Accounts & Notes Receivable (Sch. 4)	\$		
Real Estate (Sch. 5)	\$	Unpaid Taxes Due	\$
Other Assets (Sch. 6)	\$	Other Liabilities	\$
Life Insurance (Cash Value) (Sch. 7)	\$	Total Liabilities (b)	\$
<b>Total Assets (a)</b>	<b>\$</b>	<b>Net Worth (a-b)</b>	<b>\$</b>

Statement of Cash Flow <input type="checkbox"/> Check here if you are providing a current, complete tax return with schedules in lieu of completing this section.			
Salary or Wages	\$	Debt Payments	\$
Rental Property (Net Income)	\$	Taxes	\$
Business Income (Net Income)	\$	Insurance	\$
Other Income	\$	Non-Debt Living Expenses	\$
<b>Total Income</b>	<b>\$</b>	<b>Total Expenses</b>	<b>\$</b>

**Cash & Deposits (Sch. 1)**

Name of Credit Union or Bank	Amount	Are these pledged as collateral?	Comments
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	

**401K & Retirement Accounts (Sch. 2)**

Account Owner's Name	Amount	Comments

**Stocks, Bonds, & Investments (Publicly Traded) (Sch. 3)**

Name of Issuer	Market Value	Number of Shares	Price per Share	Comments

**Accounts & Notes Receivables (Sch. 4) (People or Business that owe you money)**

Borrower's Name	Amount Owed	Comments

**Real Estate (attach additional schedules as needed) (Sch.5)**

Homestead or Investment					
Address					
Market Value					
Loan Balance					
Monthly Rental Income					
Year Acquired					
Cost					

**Other Assets (All assets that are not already reported in other sections) (Sch. 6)**

Type	Value	Comments

**Life Insurance Carried (Sch. 7)**

Insured	Primary Beneficiary	Face Amount	Cash Value	Insurance Company

Contingent Liabilities (Sch. 8)			
Name of Company/Individual	% in Ownership	Loan Balance	Balance of your Obligation

Notes Payable (Sch. 9)			
Name of Credit Union or Bank	Current Loan Balance	Loan Payment	Collateral/Comments

General Information	Borrower		Spouse (If Applicable)	
1. Have you ever had an asset(s) repossessed by a creditor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Are you a co-signer or guarantor of any other debt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are you a partner or officer in any other venture?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Are you a defendant in any lawsuits or legal actions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Have you ever filed bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Have you ever been a principal of a firm that declared bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Are any assets held in trusts?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. Do you have a will? Name of Executor? _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Have you ever been convicted of a felony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. Are you a party to any claims or lawsuits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11. Are you a citizen of the United States?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12. Have you been involved in an IRS Audit in the past 5 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
13. Attach Explanation on Separate Page				

Signatures and Affirmative Section
<p>I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete, and correct. I understand Education First Federal Credit Union is relying on this statement of my financial condition in making loan(s) to me. Education First Federal Credit Union or its designee is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Education First Federal Credit Union for that purpose now and in the future. Education First Federal Credit Union may disclose to any other interested parties the credit union's experience with this account. I agree to inform Education First Federal Credit Union immediately of any matter which will cause any material change to my financial condition. I understand that Education First Federal Credit Union will retain this financial statement whether or not credit is granted.</p> <p>Applicant's Signature: _____ Date: _____</p> <p>Spouse's Signature (if applicable) : _____ Date: _____</p>
 