

Personal Financial Statement Template Example

ASSETS	START OF FY	Q2 TOTAL	Q4 TOTAL
CURRENT ASSETS			
CASH ON HAND	\$ 20,000.00	\$ 30,000.00	\$ 38,000.00
DEBTS	\$ 500.00	\$ 800.00	\$ 1,200.00
PREPAID EXPENSES			
GENERAL	\$ 5,600.00	\$ 5,600.00	\$ 3,000.00
SALES	\$ 500.00	\$ 900.00	\$ 300.00
WORKOVER	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
INSURANCE	\$ 800.00	\$ 800.00	\$ 800.00
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
TOTAL PREPAID EXPENSES	\$ 8,100.00	\$ 8,500.00	\$ 5,200.00
INVENTORY			
ITEM CATEGORY 1	\$ 200.00	\$ 400.00	\$ 380.00
ITEM CATEGORY 2	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
TOTAL INVENTORY	\$ 200.00	\$ 400.00	\$ 380.00
SHORT-TERM INVESTMENTS	\$ -	\$ -	\$ -
OTHER CURRENT ASSETS	\$ -	\$ -	\$ -
TOTAL CURRENT ASSETS	\$ 28,800.00	\$ 39,700.00	\$ 44,980.00
FIXED ASSETS			
TECHNOLOGY	\$ 800.00	\$ 300.00	\$ 300.00
FURNITURE / FIXTURES	\$ 300.00	\$ 400.00	\$ 600.00
EQUIPMENT	\$ 25.00	\$ 500.00	\$ 900.00
LEASE	\$ -	\$ -	\$ -
BUILDINGS / IMPROVEMENTS	\$ 1,400.00	\$ 300.00	\$ 850.00
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
TOTAL FIXED ASSETS	\$ 2,425.00	\$ 1,500.00	\$ 2,550.00
TOTAL ASSETS	\$ 31,425.00	\$ 41,200.00	\$ 47,530.00

LIABILITIES	START OF FY	Q2 TOTAL	Q4 TOTAL
CURRENT LIABILITIES			
BANK OVERDRAFT	\$ 50.00	\$ 50.00	\$ 50.00
CREDIT CARD DEBT	\$ 250.00	\$ 500.00	\$ 350.00
CREDTORS	\$ 8,000.00	\$ 4,000.00	\$ 2,500.00
INCREASES	\$ -	\$ -	\$ -
TAXES	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
BENEFITS	\$ 800.00	\$ 800.00	\$ 800.00
INSURANCE	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
TOTAL CURRENT LIABILITIES	\$ 11,300.00	\$ 9,550.00	\$ 5,900.00
LONG-TERM LIABILITIES			
VEHICLE LOAN	\$ 25,000.00	\$ 22,000.00	\$ 18,000.00
EQUIPMENT FINANCE	\$ 10,000.00	\$ 9,400.00	\$ 8,900.00
LONG-TERM LOANS	\$ 350,000.00	\$ 345,000.00	\$ 340,000.00
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -
TOTAL LONG-TERM LIABILITIES	\$ 385,000.00	\$ 376,400.00	\$ 366,900.00
TOTAL LIABILITIES	\$ 396,300.00	\$ 385,950.00	\$ 372,800.00

NET ASSETS	START OF FY	Q2 TOTAL	Q4 TOTAL
Assets Less Liabilities (Should equal Total Shareholders' Funds)	\$ (364,875.00)	\$ (44,750.00)	\$ (25,270.00)

SHAREHOLDER FUNDS (EQUITY)

OWNERS FUNDS

HELD EARNINGS

CURRENT YEAR PROFIT

OTHER

TOTAL ASSETS

BALANCE SHEET RATIOS	START OF FY	Q2 TOTAL	Q4 TOTAL
CURRENT RATIO (Current Assets / Current Liabilities)	2.54	4.16	7.62
DEBT RATIO (Total Liabilities / Total Assets)	12.56	9.37	7.82
WORKING CAPITAL RATIO (Current Assets - Current Liabilities) / Total Assets	11.06%	36.33%	48.80%
LEVERAGE RATIO (Total Liabilities / Total Equity)	12.56	4.36	3.00
DEBT TO EQUITY RATIO (Total Liabilities / Total Shareholders' Funds)	12.56	4.40	3.00

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New Jersey. Division of State Police



1968 A Personal Report:

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