



# Net Worth Assessment

Please list the total amount in each category for you and everyone in your household.  
Household members are defined by those who are listed on your tax return.

Category	Yes	No	Asset Amount	Debt Amount
<b>CHECKING</b>				
Do you or anyone in your household have a checking account?				
If yes, what is the combined total of all account balances? (asset)			\$	
Have you ever had a checking account?				
Why or why not? (answer in this box)				
<b>SAVINGS</b>				
Do you or anyone in your household have a savings account?				
If yes, what is the combined total of all account balances? (asset)			\$	
Have you ever had a savings account?				
Why or why not? (answer in this box)				
<b>BUSINESS</b>				
Does anyone in your household own a business?				
What is the value of the business? (asset)			\$	
What is the combined total amount of any business loans? (debt)				\$
<b>MEDICAL BILLS</b>				
Does anyone in your household have any past due medical bills?				
If yes, what is the combined total amount owed? (debt)				\$
<b>UTILITY &amp; TELEVISION BILLS</b>				
Does anyone in your household have any past due utility bills? (phone, water, sewer, electricity, internet, television, etc.)				
If yes, what is the combined total amount owed? (debt)				\$
<b>TOTAL ASSETS/DEBTS - PAGE 1</b>			\$	\$

All of the information on this application will be kept confidential. Much of the personal and financial information is necessary only for evaluation purposes.



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<b>VEHICLES</b> (use Kelly Blue Book Retail to determine value, or NADA if build prior to 1990)				
Does anyone in the household own a vehicle?				
1st vehicle: How much is it worth? (Write amount in this box - the value of your first vehicle does not count towards your net worth) \$ _____				
1st vehicle: How much is owed? (Write amount in this box - the amount owed for your first vehicle does not count against your net worth) \$ _____				
2nd vehicle: How much is it worth? (asset)			\$ _____	
2nd vehicle: How much is owed? (debt)				\$ _____
Other vehicles: How much are they worth? (asset)			\$ _____	
Other vehicles: How much is owed? (debt)				\$ _____
<b>INVESTMENTS</b>				
Does anyone in the household own stocks, bonds, 401K, or other investments?				
If yes, what is the combined total of all account balances? (asset)			\$ _____	
<b>CREDIT CARDS</b>				
Does anyone in the household have a credit card?				
If yes, what is the combined total of all account balances? (debt)				\$ _____
Have you or anyone in your household ever had a credit card?				
Why or why not? (answer in this box)				
<b>STUDENT LOANS</b>				
Does anyone in your household have student loans?				
If yes, what is the combined total amount owed? (debt)				\$ _____
Are the loans deferred?				
If yes, for how long are they deferred? _____				
<b>TOTAL ASSETS/DEBTS - PAGE 2</b>			\$ _____	\$ _____

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Category	Yes	No	Asset Amount	Debt Amount
<b>MONEY OWED TO OTHER PEOPLE</b>				
Does anyone in your household owe money to family, friends, co-workers, neighbors, or other individuals?				
If yes, what is the combined total amount owed? (debt)				\$

<b>OTHER DEBT</b>				
Does anyone in your household have any other loans? (rent to own, department store lay-aways, payday loans, etc.)				
If yes, what is the combined total amount owed? (debt)				\$
What type of loans are they? (answer in this box)				

<b>OTHER HOMES &amp; PROPERTY (not current residence)</b>				
Does anyone in the household own a home?				
What is the total value of the home? (Write amount in this box - the value of your primary residence does not count towards your net worth) \$ _____				
What is the grand total owed on any 1st, 2nd or other mortgages? (Write amount in this box - the amount owed does not count against your net worth) \$ _____				
Does anyone in the household own any other homes, rental property, real estate, a boat, or other large assets?				
What is the total value of these items? (asset)			\$	
What is the combined total amount of any loans? (debt)				\$
<b>TOTAL ASSETS/DEBTS - PAGE 3</b>			\$	\$

<b>TOTALS</b>				
PAGE 1 ASSETS/DEBTS			\$	\$
PAGE 2 ASSETS/DEBTS			\$	\$
PAGE 3 ASSETS/DEBTS			\$	\$
<b>GRAND TOTAL ASSETS/DEBTS</b>			\$	\$
<b>TOTAL NET WORTH</b>				
(subtract grand total debt from grand total assets)				
			\$	

**Net worth must be below \$10,000 to qualify for a Prosperity Savings Account (also known as Individual Development Accounts - IDAs)**

All information provided throughout the entire Prosperity Savings Account application is complete and accurate to the best of my knowledge. I authorize United Way to make inquiries and obtain information that is necessary to verify the accuracy of the statements made in this application to determine my eligibility. I understand that failure to provide accurate information may disqualify me from the program.

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

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

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