

BUSINESS FINANCIAL WORKSHEETS

Types of Debt

Secured Creditors are creditors that have a lien on your real or personal property. Examples:

- Real Estate Mortgage
- Vehicle Loan
- Equipment
- Mechanics Liens

Unsecured Creditors are creditors that do not have a lien on any of your property. Examples:

- Credit Cards
- Personal Guarantees / Signature Loans
- Vendors

Priority Creditors are a special type of unsecured debt. Examples:

- Federal Taxes
- State Taxes
- Employee Benefits

Liabilities (debts you owe)

Type of debt: Secured Unsecured Priority / If secured list collateral _____ Value \$ _____

Creditor Name: _____

Amount Owed: \$ _____ Monthly Payment: \$ _____

Amount Disputed \$ _____ # Payments Behind: _____

Is the debt personally guaranteed? _____

Type of debt: Secured Unsecured Priority / If secured list collateral _____ Value \$ _____

Creditor Name: _____

Amount Owed: \$ _____ Monthly Payment: \$ _____

Amount Disputed \$ _____ # Payments Behind: _____

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LIABILITIES (debts you owe)

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Business Income and Expenses

GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross income for prior 12 months: \$ _____

ESTIMATED AVERAGE MONTHLY INCOME:

2. Gross Monthly Income: \$ _____

ESTIMATED MONTHLY EXPENSES:

3. **Net Employee Payroll** (Do NOT include your paycheck): _____ \$ _____

4. **Owner / Officer Net Payroll:** _____ \$ _____

5. **Payroll Taxes:** _____ \$ _____

6. **Unemployment Taxes:** _____ \$ _____

7. **Worker's Compensation:** _____ \$ _____

8. **Other Taxes:** _____ \$ _____

9. **Inventory Purchases** (including raw materials): _____ \$ _____

10. **Purchase of Feed/Fertilizer/Seed/ Spray:** _____ \$ _____

11. **Rent** (Do NOT include your personal residence): _____ \$ _____

12. **Utilities:** _____ \$ _____

13. **Office Expense and Supplies:** _____ \$ _____

14. **Repairs and Maintenance:** _____ \$ _____

15. **Vehicle Expenses:** _____ \$ _____

16. **Travel and Entertainment:** _____ \$ _____

17. **Equipment Rental and Leases:** _____ \$ _____

18. **Legal/Accounting/Other Professional Fees:** _____ \$ _____

19. **Insurance:** _____ \$ _____

20. **Employee Benefits** (i.e., pension, medical, etc.): _____ \$ _____

21. **Payments to Secured Creditors for Pre-Petition Business Debts:**
_____ \$ _____
_____ \$ _____
_____ \$ _____

22. **Other:**
_____ \$ _____
_____ \$ _____
_____ \$ _____

23. **Total Monthly Expenses** (add items 3-22): _____ \$ _____

ESTIMATED AVERAGE NET MONTHLY INCOME:

24. **Average Net Monthly Income** (subtract item 23 from item 2): \$ _____

NOTES:
