

**SBA FORM 413**  
**PERSONAL FINANCIAL STATEMENT**

Name: Thanh Nguyen

Social Security Number: XXX-XX-1234

Date of Birth: 01/15/1985

Address: 123 Main Street, San Francisco, CA 94102

Phone: (415) 555-0123

**ASSETS**

Cash on hand and in banks	\$25,000
Savings accounts	\$45,000
IRA or other retirement accounts	\$85,000
Accounts and notes receivable	\$12,000
Life insurance (cash surrender)	\$15,000
Stocks and bonds	\$65,000
Real estate owned (market value)	\$450,000
Automobile (present value)	\$25,000
Other personal property	\$35,000
Other assets	\$8,000
<b>TOTAL ASSETS</b>	<b>\$765,000</b>

## LIABILITIES

Accounts payable	\$3,500
Notes payable to banks	\$15,000
Notes payable to others	\$8,000
Installment accounts (auto)	\$18,000
Installment accounts (other)	\$5,500
Loan on life insurance	\$2,000
Mortgages on real estate	\$285,000
Other liabilities	\$4,000
<b>TOTAL LIABILITIES</b>	<b>\$341,000</b>
 <b>NET WORTH</b>	 <b>\$424,000</b>

## ANNUAL INCOME

Salary	\$85,000
Business income	\$45,000
Real estate income	\$12,000
Other income	\$3,000
<b>TOTAL ANNUAL INCOME</b>	<b>\$145,000</b>

## ANNUAL EXPENDITURES

Living expenses	\$65,000
Insurance premiums	\$8,500
Tax payments	\$28,000

Other payments                      \$12,000

**TOTAL ANNUAL EXPENDITURES        \$113,500**

SIGNATURE: Thanh Nguyen

DATE: 8/11/2025

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