

## **Completing the Personal Net Worth (PNW) Statement: How to Guide**

Per CFR 49 § 26.68 (b): Each owner on whom the firm relies for certification must submit a DOE and a corroborating Personal Net Worth (PNW) statement, including required attachments. The owner must report PNW on the form, available at A certifier may require an owner to provide additional information on a case-by-case basis to verify the accuracy and completeness of the PNW statement. The certifier must have a legitimate and demonstrable need for the additional information.

This is a guide supplied by the NYS UCP (New York State Unified Certified Program) partners. This guide is only intended to provide guidance. This is in no way influencing the information needed on the PNW Statement. If you need assistance, please reach out to your local UCP certifying agency.

**Link to [Personal Net Worth Statement](#)**

**Worksheet #1:** List Cash and Cash Equivalents:

- Include all bank accounts (checking, savings, CD's, etc.) associated with the owner claiming disadvantage, including the account type & balance of the account.

*Worksheet 1—List Cash and Cash Equivalents (checking or savings accounts CDs etc.) (Attach additional sheets as necessary)*

| Cash/Account                                          | Balance      |
|-------------------------------------------------------|--------------|
| Bank of America Savings Account: 1234-5678-9012-3456  | \$ 5,196.00  |
| Bank of America Checking Account: 2345-6789-0123-4567 | \$ 10,526.00 |
|                                                       |              |
|                                                       |              |
|                                                       |              |
| <i>Total</i> \$ 15,722.00                             |              |

- Once Cash and Equivalents accounts are listed for the owner claiming disadvantage, the total will need to be calculated & inserted into #1 of Assets on page 3.

|                                                                                                                         |                                     |                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co.                         | <b>Phone:</b>                                                                     | (000) 000-0000 |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 |                                     | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  |                                     | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            |                                     |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 |                                     |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         |                                     |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           |                                     |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          |                                     |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               |                                     |                                                                                   |                |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 15,722.00</b>                 | <b>Total Liabilities:</b>                                                         | <b>\$ 0.00</b> |

**Worksheet #2: Investment Accounts and Individual Securities:**

- Include all Brokerage, Custodial accounts, stocks, bonds, etc. for the owner claiming disadvantage. The full value should be provided for each account.
- If no Investment Accounts and or Individual Securities accounts are owned by the owner claiming disadvantage, N/A must be entered into Worksheet #2 with the total as \$0.00.

*Worksheet 2—Investment Accounts and Individual Securities (e.g., Brokerage and Custodial accounts, stocks, bonds) (Full Value) (Attach additional sheets as necessary)*

| Account or Security Name and Number           | Value        |
|-----------------------------------------------|--------------|
| UCP Stock Account                             | \$ 5,155.00  |
| UCP UGMA (Uniform Gift to Minors Act) Account | \$ 10,540.00 |
|                                               |              |
|                                               |              |
|                                               |              |
|                                               |              |
|                                               |              |
| Total \$ 15,695.00                            |              |

- Once all Investment Accounts & Individual Securities are listed for the owner claiming disadvantage, the total from Worksheet #2 will be inserted into #2 of Page 3.

|                                                                                                                         |                                     |                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co.                         | <b>Phone:</b>                                                                     | (000) 000-0000 |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  |                                     | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            |                                     |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 |                                     |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         |                                     |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           |                                     |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          |                                     |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               |                                     |                                                                                   |                |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 31,417.00</b>                 | <b>Total Liabilities:</b>                                                         | <b>\$ 0.00</b> |

### Worksheet #3: Real Estate Other than Primary Residence

- All Real Estate (warehouses, buildings, offices, etc.) owned by the business owner claiming disadvantage is required. Your primary residency is not applicable in this worksheet (worksheet #3).
- If no Real Estate (excluding primary residence) is owned by the business owner claiming disadvantage, N/A must be entered into Worksheet #3 with the total as \$0.00.

**Worksheet 3—Real Estate Other than Primary Residence (Attach additional sheets as necessary)**

|                            | Property 1                           | Property 2 | Property 3          |
|----------------------------|--------------------------------------|------------|---------------------|
| Type of Property           | Warehouse                            | N/A        | N/A                 |
| Address                    | 1234 DBE Street<br>Buffalo, NY 14204 |            |                     |
| Date Acquired              | 01/01/2020                           |            |                     |
| Purchase Price             | \$ 150,000.00                        |            |                     |
| Present Market Value       | \$ 168,000.00                        |            |                     |
| Source of Market Valuation | Zillow                               |            |                     |
|                            |                                      |            | Total \$ 168,000.00 |

- The combined total of Present Market Value for all 3 properties needs to be totaled (if applicable) and inserted into #3 of Page 3.

|                                                                                                                  |                                     |                                                                                   |                |
|------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| Name                                                                                                             | John Doe                            |                                                                                   |                |
| Residence (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| Company's Legal Name                                                                                             | ABC 123 Co.                         | Phone:                                                                            | (000) 000-0000 |
| Marital Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | Business Phone:                                                                   |                |
| Assets                                                                                                           | (Omit Cents)                        | Liabilities                                                                       | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                    | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                          | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)           | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                     |                                     |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                          |                                     |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                  |                                     |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                    |                                     |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                   |                                     |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                        |                                     |                                                                                   |                |
| Total Assets:                                                                                                    | \$ 199,417.00                       | Total Liabilities:                                                                | \$ 0.00        |

**Worksheet #4: Personal Property and Other Assets:**

- All personal property (vehicles, household property, artwork, jewelry, other collectables, amounts owed to you, etc.) and other assets must be listed entirely for the business owner claiming disadvantage.
- If assets are not applicable or owned by the owner claiming disadvantage, N/A must be entered in each Type of Property and Other Assets. If N/A, the dollar amount for Non-Applicable Assets will be \$0.00.

| Type of Property or Asset                                                                                                                                  | Is this asset insured? | Value         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|---------------|
| Vehicles (e.g., cars, trucks, recreational vehicles, motorcycles, boats, etc.) and titled in your name or of which you are the primary operator. (Itemize) |                        |               |
| 2025 Chevrolet Tahoe                                                                                                                                       | Yes                    | \$ 65,750.00  |
| 2025 Chevrolet Silverado 1500                                                                                                                              | Yes                    | \$ 45,550.00  |
|                                                                                                                                                            |                        |               |
|                                                                                                                                                            |                        |               |
|                                                                                                                                                            |                        |               |
| Household Property (total value)                                                                                                                           | Yes                    | \$ 125,500.00 |
| Artwork (total value)                                                                                                                                      | No                     | \$ 5,000.00   |
| Jewelry (total value)                                                                                                                                      | No                     | \$ 7,550.00   |
| Other collectables (total value)                                                                                                                           | N/A                    | \$ 0.00       |
|                                                                                                                                                            |                        |               |
| Amounts owed to you (e.g., loans to others, including companies) (Itemize)                                                                                 |                        |               |
| Loan to Jack Doe                                                                                                                                           | No                     | \$ 5,000.00   |
|                                                                                                                                                            |                        |               |
|                                                                                                                                                            |                        |               |
| Assets subject to the two-year transfer rule (see 49 CFR 26.68 (c)(7)-(9))                                                                                 |                        |               |
| Vehicle transfer to Jim Doe                                                                                                                                | No                     | \$ 10,000.00  |
|                                                                                                                                                            |                        |               |
|                                                                                                                                                            |                        |               |
| Other (e.g., livestock, farm equipment, greenhouse)                                                                                                        |                        |               |
| Livestock                                                                                                                                                  | Yes                    | \$ 5,000.00   |
|                                                                                                                                                            |                        |               |
|                                                                                                                                                            |                        |               |
|                                                                                                                                                            |                        |               |
| Total                                                                                                                                                      |                        | \$ 269,350.00 |

- The combined total of all Personal Property and Other Assets needs to be totaled (if applicable) and inserted into #4 of Page #3

|                                                                                                                         |                                     |                                                                                   |                |  |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|--|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |  |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |  |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co.                         | <b>Phone:</b>                                                                     | (000) 000-0000 |  |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership | <b>Business Phone:</b>              |                                                                                   |                |  |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |  |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |  |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |  |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |  |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                |  |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 |                                     |                                                                                   |                |  |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         |                                     |                                                                                   |                |  |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           |                                     |                                                                                   |                |  |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          |                                     |                                                                                   |                |  |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               |                                     |                                                                                   |                |  |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 468,767.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 0.00</b> |  |

**Work Sheet #5: Ownership in Other Business Investments (excluding applicant firm) Sole Proprietorships, General Partners, Joint Ventures, Limited Liability Companies, Closely-held and Public Traded Corporations.**

- All other businesses (excluding applicants firm) should be listed, including Business Name, Address and Value. The value is determined by your contributions/ investment to the other business.
- If no other businesses are owned by the owner claiming disadvantage, N/A must be entered into the corresponding box along with \$0.00 as total value.

*Worksheet 5—Ownership in Other Business Investments (excluding applicant firm) Sole Proprietorships, General Partners, Joint Ventures, Limited Liability Companies, Closely-held and Public Traded Corporations. (Attach additional sheets as necessary)*

|               | Business 1                          | Business 2 | Business 3 | Business 4        |
|---------------|-------------------------------------|------------|------------|-------------------|
| Business name | ABC123 Co                           |            |            |                   |
| Address       | 123 1st Street<br>Buffalo, NY 14204 |            |            |                   |
| Value         | \$ 7,500.00                         |            |            |                   |
|               |                                     |            |            | Total \$ 7,500.00 |

- The combined total of Ownership in Other Businesses will be totaled and inserted into column #5 of Page 3

|                                                                                                                         |                                     |                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co.                         | <b>Phone:</b>                                                                     | (000) 000-0000 |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         |                                     |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           |                                     |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          |                                     |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               |                                     |                                                                                   |                |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 476,267.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 0.00</b> |

## Worksheet #6: Life Insurance

- Any Life Insurance Policies associated with the owner claiming disadvantage, not including term life insurance.
- If the owner claiming disadvantage does not have a Life Insurance Policy, N/A must be entered into the corresponding box along with \$0.00 as total value.

*Worksheet 6— Life Insurance (do not list term life insurance) (Attach additional sheets as necessary)*

| Policy               | Insurance Company  | Cash Surrender Amount |
|----------------------|--------------------|-----------------------|
| Whole Life Insurance | NYS Life Insurance | \$ 100,000.00         |
|                      |                    |                       |
|                      |                    |                       |
|                      |                    |                       |
|                      |                    |                       |
|                      |                    | Total \$ 100,000.00   |

- The **Cash Surrender Amount** of Life Insurance Policy will be inserted into #6 of Page 3.

|                                                                                                                         |                                     |                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co.                         | <b>Phone:</b>                                                                     | (000) 000-0000 |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           |                                     |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          |                                     |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               |                                     |                                                                                   |                |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 576,267.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 0.00</b> |

**Worksheet #7: Amounts Owed to You** (loans to other individuals and entities including applicant firm)

- Any amounts/loans owed to the owner claiming disadvantage must be listed.
- If the owner claiming disadvantage has no amounts owed or loans to other individuals, N/A must be entered into the corresponding box along with \$0.00 as total value.

**Worksheet 7—Amounts Owed to You ( loans to other individuals and entities including applicant firm) (Attach additional sheets as necessary)**

| Debtor           | Description            | Balance                  |
|------------------|------------------------|--------------------------|
| Sally Smith LLC. | Construction Materials | \$ 5,500.00              |
|                  |                        |                          |
|                  |                        |                          |
|                  |                        |                          |
|                  |                        |                          |
|                  |                        | <b>Total \$ 5,500.00</b> |

- Totals from Worksheet #7 will be inserted into #7 of Page 3.

|                                                                                                                         |                                     |                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co.                         | <b>Phone:</b>                                                                     | (000) 000-0000 |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                         |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          |                                     |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               |                                     |                                                                                   |                |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 581,767.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 0.00</b> |

### Worksheet #8: Assets Held in Trust

- List any and all assets that are held in trust (e.g., real estate, bank and or investment accounts, personal property, etc.)
- If no assets are held in trust by the owner claiming disadvantage, N/A must be inserted into the corresponding box. If none, the dollar amount will be \$0.00.

Worksheet 8—Assets Held in Trust (Attach additional sheets as necessary)

| Trust Name        | Description/Additional Information | Value              |
|-------------------|------------------------------------|--------------------|
| Personal Property | James Doe Sr's Watch Collection    | \$ 10,000.00       |
|                   |                                    |                    |
|                   |                                    |                    |
|                   |                                    |                    |
|                   |                                    | Total \$ 10,000.00 |

- Totals from Worksheet #8 will be inserted into #8 of Page 3.

|                                                                                                                  |                                     |                                                                                   |                |
|------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| Name                                                                                                             | John Doe                            |                                                                                   |                |
| Residence (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| Company's Legal Name                                                                                             | ABC 123 Co.                         | Phone:                                                                            | (000) 000-0000 |
| Marital Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | Business Phone:                                                                   |                |
| Assets                                                                                                           | (Omit Cents)                        | Liabilities                                                                       | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                    | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                          | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)           | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                     | \$ 269,350.00                       |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                          | \$ 7,500.00                         |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                  | \$ 100,000.00                       |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                    | \$ 5,500.00                         |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                   | \$ 10,000.00                        |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                        |                                     |                                                                                   |                |
| Total Assets:                                                                                                    | \$ 591,767.00                       | Total Liabilities:                                                                | \$ 0.00        |

**Worksheet #9: Assets Transferred to Related Parties Within the Past Two Years**

- All assets that were transferred to related parties within the last two years must be listed.
- If no assets were transferred to related parties within the past two years, N/A must be inserted into the corresponding box. If none, the dollar amount will be \$0.00.

*Worksheet 9— Assets Transferred to Related Parties Within the Past Two Years (Attach additional sheets as necessary)*

| Asset                  | Description              | Value        |
|------------------------|--------------------------|--------------|
| Construction Equipment | Transferred to Sam Smith | \$ 21,000.00 |
|                        |                          |              |
|                        |                          |              |
|                        |                          |              |
|                        |                          |              |
| Total                  |                          | \$ 21,000.00 |

- Totals from Worksheet #9 will be inserted into #9 of Page 3.

|                                                                                                                         |                                     |                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co                          | <b>Phone:</b>                                                                     | (000) 000-0000 |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)   |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) |                |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                         |                                                                                   |                |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          | \$ 10,000.00                        |                                                                                   |                |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               | \$ 21,000.00                        |                                                                                   |                |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 612,767.00</b>                | <b>Total Liabilities:</b>                                                         |                |

**Worksheet #10: Mortgages on Real Estate Other than Primary Residence**

- All Mortgages on Real Estate (other than your primary residency) must be listed
- If the owner claiming disadvantage does not have any mortgages on real estate outside of their primary residency, N/A must be inserted into the corresponding box. If none, the dollar amount will be \$0.00

*Worksheet 10—Mortgages on Real Estate Other Than Primary Residence (Itemize by loan, attaching additional sheets if necessary)*

|                              | Property 1                         | Property 2 | Property 3 |
|------------------------------|------------------------------------|------------|------------|
| Type of Property             | Warehouse                          |            |            |
| Address                      | 1234 ABCD Street Buffalo, NY 14207 |            |            |
| Name of all Mortgage Holders | John Doe                           |            |            |
| Loan Balance                 | \$ 20,000.00                       |            |            |

Total \$ 20,000.00

- Totals from Worksheet #10 will be inserted into #10 of Page 3

|                                                                                                                         |                                  |                                                                                   |                     |
|-------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------|---------------------|
| <b>Name</b>                                                                                                             | John Doe                         |                                                                                   |                     |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street Buffalo, NY 14204 |                                                                                   |                     |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co                       | <b>Phone:</b>                                                                     | (000) 000-0000      |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                  | <b>Business Phone:</b>                                                            |                     |
| <b>Assets</b>                                                                                                           | (Omit Cents)                     | <b>Liabilities</b>                                                                | (Omit Cents)        |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                     | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) | \$ 20,000.00        |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                     | 11. Loans on Life Insurance (Complete Worksheet 11)                               |                     |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                    | 12. Other Liabilities (Complete Worksheet 12)                                     |                     |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                    |                                                                                   |                     |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                      |                                                                                   |                     |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                    |                                                                                   |                     |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                      |                                                                                   |                     |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          | \$ 10,000.00                     |                                                                                   |                     |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               | \$ 21,000.00                     |                                                                                   |                     |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 612,767.00</b>             | <b>Total Liabilities:</b>                                                         | <b>\$ 20,000.00</b> |

## Worksheet #11: Loans on Life Insurance

- Any loans taken out by the owner claiming disadvantage against their life insurance policy must be listed.
- If the owner claiming disadvantage does not have any loans against a life insurance policy, N/A must be listed. If none, the dollar amount will be \$0.00

Worksheet 11— Loan on Life Insurance (do not list term life insurance) (Attach additional sheets as necessary)

| Policy               | Insurance Company  | Loan Amount        |
|----------------------|--------------------|--------------------|
| Whole Life Insurance | NYS Life Insurance | \$ 25,000.00       |
|                      |                    |                    |
|                      |                    |                    |
|                      |                    |                    |
|                      |                    |                    |
|                      |                    | Total \$ 25,000.00 |

- Totals from Worksheet #11 will be inserted into #11 of Page 3.

|                                                                                                                         |                                     |                                                                                   |                     |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|---------------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                     |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                     |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co                          | <b>Phone:</b>                                                                     | (000) 000-0000      |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership |                                     | <b>Business Phone:</b>                                                            |                     |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)        |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) | \$ 20,000.00        |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               | \$ 25,000           |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     |                     |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                     |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                     |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                     |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                         |                                                                                   |                     |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          | \$ 10,000.00                        |                                                                                   |                     |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               | \$ 21,000.00                        |                                                                                   |                     |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 612,767.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 45,000.00</b> |

**Worksheet #12: Other Liabilities**

- Any other Liabilities or loans taken out by the owner claiming disadvantage must be listed.
- If the owner claiming disadvantage does not have any other liabilities or loans, N/A must be listed accordingly. If none, the dollar amount will be \$0.00

*Worksheet 12—Other Liabilities (Attach additional sheets as necessary)*

| Type of Debt                                                                        | Creditor  | Amount of Liability (Balance) |
|-------------------------------------------------------------------------------------|-----------|-------------------------------|
| Loans on Motor Vehicles (itemize)                                                   |           |                               |
| 2025 Chevrolet Tahoe                                                                | Loan Bank | \$ 42,500.00                  |
| 2025 Chevy Silverado                                                                | Loan Bank | \$ 21,350.00                  |
|                                                                                     |           |                               |
|                                                                                     |           |                               |
| Loans Secured by Property Other Than Real Estate or Vehicles                        |           |                               |
| Personal Loan                                                                       | 123 Bank  | \$ 25,000.00                  |
|                                                                                     |           |                               |
|                                                                                     |           |                               |
| Loans Secured by Property Other Than Real Estate or Vehicles                        |           |                               |
| N/A                                                                                 |           |                               |
|                                                                                     |           |                               |
|                                                                                     |           |                               |
| Unpaid Taxes (fixed in amount and currently due)                                    |           |                               |
| N/A                                                                                 |           |                               |
|                                                                                     |           |                               |
|                                                                                     |           |                               |
| Any Other Amount, Not Reported Above, That You Currently Owe (itemize and describe) |           |                               |
| Jim's Jewellery Store                                                               | 123 Bank  | \$ 8,590.00                   |
|                                                                                     |           |                               |
|                                                                                     |           |                               |
|                                                                                     |           |                               |

**Total \$ 97,440.00**

- Totals from Worksheet #12 will be inserted into #12 of Page 3.

|                                                                                                                         |                                     |                                                                                   |                      |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                      |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                      |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co                          | <b>Phone:</b>                                                                     | (000) 000-0000       |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership | <b>Business Phone:</b>              |                                                                                   |                      |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)         |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) | \$ 20,000.00         |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               | \$25,000             |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     | \$97,440             |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                      |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                      |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                      |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                         |                                                                                   |                      |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          | \$ 10,000.00                        |                                                                                   |                      |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               | \$ 21,000.00                        |                                                                                   |                      |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 612,767.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 142,440.00</b> |

**Worksheet #13:** Retirement Accounts

- All SEDO Retirement Accounts must be listed.
- If the owner claiming disadvantage does not have a retirement account, N/A must be listed in the corresponding column. If N/A, the dollar amount will be \$0.00.

*Worksheet 13—Retirement Accounts (Attach additional sheets as necessary)*

| Account Name        | Value         |
|---------------------|---------------|
| 401K                | \$ 500,000.00 |
|                     |               |
|                     |               |
|                     |               |
|                     |               |
| Total \$ 500,000.00 |               |

- **Worksheet #13 DOES NOT get reported on Page 3.**

**Work Sheet #14:** Primary Residence

- This section must be completed entirely.

*Worksheet 14—Primary Residence*

|                            |                                     |
|----------------------------|-------------------------------------|
| Address                    | 123 ABC Street<br>Buffalo, NY 14204 |
| Date Acquired              | 01/01/2020                          |
| Purchase Price             | 250,000.00                          |
| Market Value               | 300,000.00                          |
| Source of Market Valuation | Zillow                              |

- **Work Sheet #14 DOES NOT get reported on Page 3**

### Page 3: Personal Net Worth Statement (PNW)

- Totals will need to be calculated for both columns (Assets & Liabilities)



U.S. Department of Transportation

OMB APPROVAL NO: 2105-0586  
EXPIRATION DATE: (05/31/2027)

#### Personal Net Worth Statement

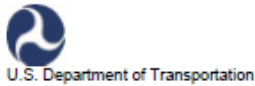
As of 02/05/2026

This form is used by all participants in the U.S. Department of Transportation's Disadvantaged Business Enterprise (DBE) and Airport Concession DBE (ACDBE) Programs. Each individual owner of a firm applying to participate as a DBE or ACDBE, whose ownership and control are relied upon for DBE certification must complete this form. Each person signing this form authorizes the certifying agency to make inquiries as necessary to verify the accuracy of the statements made. The agency you apply to will use the information provided to determine whether an owner is economically disadvantaged as defined in the DBE program regulations 49 C.F.R. Parts 23 and 26. Return form to appropriate certifying agency, not U.S. DOT.

|                                                                                                                         |                                     |                                                                                   |                      |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                      |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                      |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co                          | <b>Phone:</b>                                                                     | (000) 000-0000       |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership | <b>Business Phone:</b>              |                                                                                   |                      |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)         |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) | \$ 20,000.00         |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               | \$25,000             |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     | \$97,440             |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                      |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                      |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                      |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                         |                                                                                   |                      |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          | \$ 10,000.00                        |                                                                                   |                      |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               | \$ 21,000.00                        |                                                                                   |                      |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 612,767.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 142,440.00</b> |

Personal Net Worth:

- To find the Personal Net Worth value at the bottom of Page 3, take Total Assets and subtract from Total Liabilities ( Total Asset – Total Liabilities = Personal Net Worth)
- Once total is calculated, the amount must be listed in Personal Net Worth Column



OMB APPROVAL NO: 2105-0586  
EXPIRATION DATE: (05/31/2027)

### Personal Net Worth Statement

As of 02/05/2026

This form is used by all participants in the U.S. Department of Transportation's Disadvantaged Business Enterprise (DBE) and Airport Concession DBE (ACDBE) Programs. Each individual owner of a firm applying to participate as a DBE or ACDBE, whose ownership and control are relied upon for DBE certification must complete this form. Each person signing this form authorizes the certifying agency to make inquiries as necessary to verify the accuracy of the statements made. The agency you apply to will use the information provided to determine whether an owner is economically disadvantaged as defined in the DBE program regulations 49 C.F.R. Parts 23 and 26. Return form to appropriate certifying agency, not U.S. DOT.

|                                                                                                                         |                                     |                                                                                   |                      |
|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------------------|----------------------|
| <b>Name</b>                                                                                                             | John Doe                            |                                                                                   |                      |
| <b>Residence</b> (As reported to the IRS) Address, City, State, and Zip Code                                            | 123 ABC Street<br>Buffalo, NY 14204 |                                                                                   |                      |
| <b>Company's Legal Name</b>                                                                                             | ABC 123 Co                          | <b>Phone:</b>                                                                     | (000) 000-0000       |
| <b>Marital Status:</b> <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married/Domestic Partnership | <b>Business Phone:</b>              |                                                                                   |                      |
| <b>Assets</b>                                                                                                           | (Omit Cents)                        | <b>Liabilities</b>                                                                | (Omit Cents)         |
| 1. Cash and Cash Equivalents (checking and savings accounts, CDs etc.) (Complete Worksheet 1)                           | \$ 15,722.00                        | 10. Mortgages on Real Estate Other Than Primary Residence (Complete Worksheet 10) | \$ 20,000.00         |
| 2. Investment Accounts and Individual Securities (Complete Worksheet 2)                                                 | \$ 15,695.00                        | 11. Loans on Life Insurance (Complete Worksheet 11)                               | \$25,000             |
| 3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)                  | \$ 168,000.00                       | 12. Other Liabilities (Complete Worksheet 12)                                     | \$97,440             |
| 4. Personal Property and Other Assets (Complete Worksheet 4)                                                            | \$ 269,350.00                       |                                                                                   |                      |
| 5. Ownership in Other Businesses (Complete Worksheet 5)                                                                 | \$ 7,500.00                         |                                                                                   |                      |
| 6. Life Insurance (Cash Surrender Value) (Complete Worksheet 6)                                                         | \$ 100,000.00                       |                                                                                   |                      |
| 7. Amounts Owed to You (Complete Worksheet 7)                                                                           | \$ 5,500.00                         |                                                                                   |                      |
| 8. Assets Held in Trust (Complete Worksheet 8)                                                                          | \$ 10,000.00                        |                                                                                   |                      |
| 9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)                               | \$ 21,000.00                        |                                                                                   |                      |
| <b>Total Assets:</b>                                                                                                    | <b>\$ 612,767.00</b>                | <b>Total Liabilities:</b>                                                         | <b>\$ 142,440.00</b> |

**Personal Net Worth: \$ 470,327.00**

**Page 9:**

- Lastly, the SEDO must read the Declaration and sign (if understood) the bottom of Page 9.



U.S. Department of Transportation

OMB APPROVAL NO: 2105-0586  
EXPIRATION DATE: (05/31/2027)

**Worksheet 13—Retirement Accounts (Attach additional sheets as necessary)**

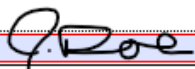
| Account Name        | Value         |
|---------------------|---------------|
| 401K                | \$ 500,000.00 |
|                     |               |
|                     |               |
|                     |               |
|                     |               |
| Total \$ 500,000.00 |               |

**Worksheet 14--Primary Residence**

|                            |                                     |
|----------------------------|-------------------------------------|
| Address                    | 123 ABC Street<br>Buffalo NY, 14204 |
| Date Acquired              | 01/01/2020                          |
| Purchase Price             | 250,000.00                          |
| Market Value               | 300,000.00                          |
| Source of Market Valuation | Zillow                              |

**Declaration**

I declare under penalty of perjury that the information provided in this personal net worth statement and supporting documents is complete, true and correct. I declare that no assets have been transferred to any beneficiary for less than fair market value in the last two years. I recognize that the information submitted in this application is for the purpose of inducing certification approval by a government agency. I understand that a government agency may, by means it deems appropriate, determine the accuracy and truth of the statements in the application and this personal net worth statement, and I authorize such agency to contact any entity named in the application or this personal financial statement, including the names banking institutions, credit agencies, contractors, clients, and other certifying agencies for the purpose of verifying the information supplied and determining the named firm's eligibility. I acknowledge and agree that any misrepresentations in this application or in records pertaining to a contract or subcontract will be grounds for terminating any contract or subcontract which may be awarded; denial or revocation of certification; suspension and debarment; and for initiating action under federal and/or state law concerning false statement, fraud or other applicable offenses.

  
Signature (DBE/ACDBE Owner)      02/06/2026  
Date

**The Personal Net Worth (PNW) is now complete!**

## PERSONAL NET WORTH STATEMENT

### Frequently Asked Questions

**1 (a) If an owner is married with joint bank accounts, how does that person divide up the values of those accounts? (b) What factors are included in Personal Net Worth Evaluation?**

- (a) Assets are reported **based on actual ownership interest**. Joint accounts are typically divided proportionally between spouses, unless documents are provided to support otherwise.
- (b) See 49 CFR [§ 26.68](#) for more details. When evaluating a PNW Statement an individual's assets and liabilities to determine overall net worth must comply with regulatory requirements: All assets and liabilities that the individual owns or is deemed to own must be reported in the personal net worth calculation, including:  
Assets: (Cash and bank accounts, investment accounts (stocks, bonds, mutual funds), Real estate other than primary residence, value of primary residence, household content, vehicles and other personal property (boats, collectibles, etc.), Interests in businesses other than the one applying for DBE certification and Other assets with monetary value (e.g., trusts, antiques) Liabilities include mortgage and home equity loans, car loans, student loans, credit card debt and other personal liabilities that reduce net worth. The PNW is calculated by subtracting total liabilities from total assets the individual owns. Excluded from PNW is the ownership interest in the applicant firm, the individual's primary residence and retirement accounts.

**2 Could you give examples of supportive documents that should be submitted with the Personal Net Worth Statement?**

To support your Personal Net Worth (PNW) statement for DBE/ACDBE certification, you can provide copies of your tax returns, bank statements, realty property documentation and retirement documentation.

**3 For sensitive documents such as bank statements, can account numbers be redacted?**

Generally, full, unredacted financial documentation are needed to verify the personal net worth (PNW) and economic status to meet the "preponderance of evidence" standard. See 49 CFR [§ 26.61 Burden of proof](#). Contact the certifier directly for guidance. See also Question #5 above.

**4 What Is the Threshold for Personal Net Worth?**

The threshold for Personal Net Worth is \$2,047,000.

**5 Where can I find the official Personal Net Worth (PNW) statement form on the USDOT website?**

The official Personal Net Worth form is available on the USDOT website:

[Personal Net Worth Statement](#) and can be accessed using this hyper link or through B2G Portal DBE 2025 Reevaluation Application.