



Completing the Personal Net Worth Statement

March 5, 2026

What is Personal Net Worth?

- Personal net worth is the total value of all assets (what you **own**) minus all liabilities (what you **owe**).
- It serves as a snapshot of your overall financial health, indicating whether your financial standing is positive or negative.



Significance of PNW

- Determines economic disadvantage
- Every owner claiming disadvantaged status must submit a PNW
- PNW is required for certification
- Current PNW cap is **\$2.047M**



Personal Net Worth Statement Layout

2 Sections

- Assets
- Liabilities

9 Pages

- Pages 1-2-Instructions
- Page 3- Summary
- Page 4- Worksheets 1-3
- Page 5- Worksheet 4
- Page 6- Worksheets 5-8
- Page 7- Worksheets 9-11
- Page 8- Worksheet 12
- Page 9- Worksheets 13-14 and signature

14 Worksheets

- 1- Cash and Cash Equivalents
- 2- Investment Accounts and Individual Securities
- 3- Real Estate Other Than Primary Residence
- 4- Personal Property and Other Assets
- 5- Ownership in Other Business Investments
- 6- Life Insurance
- 7- Amounts Owed to You
- 8- Assets Held in Trust
- 9- Assets Transferred to Related Parties Within the Past 2 Years
- 10- Mortgages on Real Estate Other Than Primary Residence
- 11- Loans on Life Insurance
- 12- Other Liabilities
- 13- Retirement Accounts
- 14- Primary Residence

PNW Statement Tips

- The Summary Page (page 3) totals automatically
- The individual worksheets **do not automatically total** and must be entered manually
- Worksheets 13 and 14 must be completed if applicable but **are not** included on the Summary Page (page 3)
- Attach additional sheets if necessary
- Use Excel to calculate your totals for each worksheet



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.

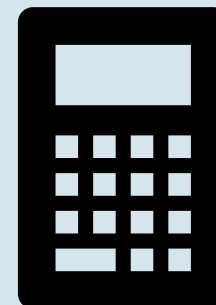
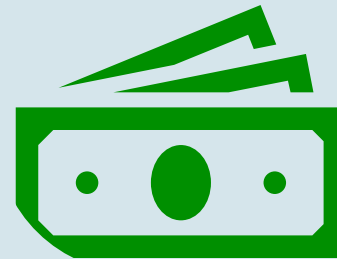
Summary Page

- Be sure to include an “As of” date
- Check the correct “Marital Status” box

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)		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)			
Total Assets:	\$ 0.00	Total Liabilities:	\$ 0.00

Personal Net Worth: \$ 0.00

ASSETS



Assets

Enter the total from Worksheet:1 **Cash and Cash Equivalents** into #1 on the Summary Page

Automatically Totals



Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)		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)			
Total Assets:	\$ 15,722.00	Total Liabilities:	\$ 0.00

Assets

Enter the total from Worksheet: 2
Investment Accounts
into #2 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)		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:	\$ 31,417.00	Total Liabilities:	\$ 0.00

Assets

Worksheet: 3

Real Estate **Other Than** Primary Residence

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 Buffalo, NY 14204		
Date Acquired	01/01/2020		
Purchase Price	\$ 150,000.00		
Present Market Value	\$ 168,000.00		
Source of Market Valuation	Zillow		
			<i>Total</i> \$ 168,000.00

Note: DO NOT list your primary residence in this worksheet

Assets

Enter the total from Worksheet:3
**Value of Your Ownership Interest
in Real Estate**
into #3 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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

Assets

Worksheet: 4

Enter the total from Worksheet:4
Personal Property and Other Assets
into #4 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)			
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:	\$ 468,767.00	Total Liabilities:	\$ 0.00

Assets

Worksheet: 5

Ownership in Other Business Investments

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 Buffalo, NY 14204			
Value	\$ 7,500.00			
				<i>Total</i> \$ 7,500.00

Note: DO NOT include the value of the firm being re-evaluated

Assets

Enter the total from Worksheet:5
Ownership in Other Businesses
into #5 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)			
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:	\$ 476,267.00	Total Liabilities:	\$ 0.00

Assets

Enter the total from Worksheet:6
**Life Insurance (Cash Surrender
Value)**
into #6 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)			
8. Assets Held in Trust (Complete Worksheet 8)			
9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)			
Total Assets:	\$ 576,267.00	Total Liabilities:	\$ 0.00

Assets

Enter the total from Worksheet: 7
Amounts Owed to You
into #7 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)			
9. Assets Transferred to Related Parties Within the Past Two Years (Complete Worksheet 9)			
Total Assets:	\$ 581,767.00	Total Liabilities:	\$ 0.00

Assets

Worksheet: 8

Assets Held in Trust

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

Trust Name	Description/Additional Information	Value
James Doe Sr. Trust	James Doe Sr. Watch Collection	\$ 10,000.00
		<i>Total</i> \$ 10,000.00

Assets

Enter the total from Worksheet: 8
Assets Held in Trust
into #8 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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

Assets

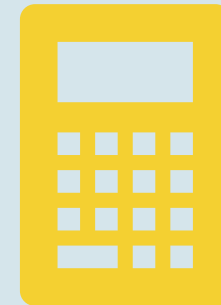
Enter the total from
Worksheet:9
**Assets Transferred to
Related Parties**
into #9 on the Summary Page

Total Assets Automatically Calculated



Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)	\$ 12,000.00		
Total Assets:	\$ 603,767.00	Total Liabilities:	\$ 0.00

LIABILITIES



Liabilities

Worksheet: 10

Mortgages on Real Estate Other Than Primary Residence

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

Note: DO NOT list your primary residence in this worksheet

Liabilities

Enter the total from Worksheet:10
**Mortgages on Real Estate Other
 Than Primary Residence**
 into #10 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)	\$ 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)	\$ 12,000.00		
Total Assets:	\$ 603,767.00	Total Liabilities:	\$ 20,000.00

Enter the total from Worksheet: 11
Loan on Life Insurance
 into #11 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)	\$ 20,000.00
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$ 15,695.00	11. Loans on Life Insurance (Complete Worksheet 11)	\$ 25,000.00
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)	\$ 12,000.00		
Total Assets:	\$ 603,767.00	Total Liabilities:	\$ 45,000.00

Liabilities

Worksheet: 12

Other Liabilities

Type of Debt	Creditor	Amount of Liability (Balance)
Loans on Motor Vehicles (itemize)		
2025 Chevrolet Tahoe	Loan Bank	\$ 42,500.00
2025 Chevrolet 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		
Steinway Grand Piano	Financial Bank	\$ 25,000.00
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 Jewelery	123 Bank	\$ 8,590.00


Total \$ 152,990.00

Liabilities

Enter the total from Worksheet:12
Other Liabilities
into #12 on the Summary Page

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)	\$ 20,000.00
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$ 15,695.00	11. Loans on Life Insurance (Complete Worksheet 11)	\$ 25,000.00
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$ 168,000.00	12. Other Liabilities (Complete Worksheet 12)	\$ 152,990.00
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)	\$ 12,000.00		
Total Assets:	\$ 603,767.00	Total Liabilities:	\$ 197,990.00

**Total Liabilities
Automatically
Calculated**



Worksheet: 13

Retirement Accounts

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

Account Name	Value
401K	\$ 500,000.00
403(b)	\$ 250,000.00
	<i>Total</i> \$ 750,000.00

Note: This amount DOES NOT get reported on the Summary Page

Worksheet: 14

Primary Residence

Worksheet 14--Primary Residence

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

Note: The value of the Primary Residence DOES NOT get reported on the Summary Page

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.

PNW Totals

Totals will automatically be calculated for both columns

- ALL **Assets** together (1 through 9)
- ALL **Liabilities** together (10 through 12)

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)	\$ 20,000.00
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$ 15,695.00	11. Loans on Life Insurance (Complete Worksheet 11)	\$ 25,000.00
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$ 168,000.00	12. Other Liabilities (Complete Worksheet 12)	\$ 152,990.00
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)	\$ 12,000.00		
Total Assets:	\$ 603,767.00	Total Liabilities:	\$ 197,990.00

Personal Net Worth: |

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 28. Return form to appropriate certifying agency, not U.S. DOT.

PNW Totals

$$\text{PNW} = \text{Assets} - \text{Liabilities}$$

Note: The Summary Page **DOES** automatically calculate PNW

Name	John Doe		
Residence (As reported to the IRS) Address, City, State, and Zip Code	123 ABC Street 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)	\$ 20,000.00
2. Investment Accounts and Individual Securities (Complete Worksheet 2)	\$ 15,695.00	11. Loans on Life Insurance (Complete Worksheet 11)	\$ 25,000.00
3. Value of Your Ownership Interest in Real Estate, Excluding Primary Residence (Complete Worksheet 3)	\$ 168,000.00	12. Other Liabilities (Complete Worksheet 12)	\$ 152,990.00
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)	\$ 12,000.00		
Total Assets:	\$ 603,767.00	Total Liabilities:	\$ 197,990.00

Personal Net Worth: **\$ 405,777.00**

KEY TAKEAWAYS

- Double-check your math in the Worksheets
- Don't leave sections blank
 - Put "N/A" if the section doesn't apply
 - Put "0" (zero) for the dollar amount
- Be sure to sign & date form



UCP Partner Contact Information



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DBEcertification@mtahq.org
<https://mta.newnycontracts.com/>



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