

How To Create A Professional Personal Financial Statement In 10 Minutes (Instead of 5 Hours)

The Step-By-Step System Smart Investors Use to Close Deals Faster, Impress Lenders, and Always Know Their Exact Net Worth

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The \$50,000 Mistake You're Probably Making Right Now

Here's something nobody tells you:

Your Personal Financial Statement isn't just a form your bank requires. It's the **single document** that determines whether you get the loan, how much you get, and what rate you pay.

And most people treat it like a chore they procrastinate on until the last minute.

That procrastination costs you:

- Deals you lose because you couldn't produce documents fast enough
- Higher interest rates because your statement looked sloppy or incomplete
- Strained banking relationships because you're always submitting late
- Hours of your life—every single year—digging through statements and guessing at numbers

The average person spends **3-5 hours** creating a single Personal Financial Statement. They hunt for old bank statements. They guess at property values. They forget accounts. They make math errors.

Then they submit it, hope for the best, and repeat the whole painful process next year.

There's a better way.

What Is a Personal Financial Statement?

A Personal Financial Statement—or PFS—is a snapshot of your complete financial picture at a single point in time.

Assets: Everything you own (cash, investments, real estate, vehicles, business interests)

Liabilities: Everything you owe (mortgages, car loans, credit cards, lines of credit)

Net Worth: Assets minus Liabilities. The single number that shows your true financial position.

Banks and lenders require a PFS for virtually every commercial loan. It's how they assess your creditworthiness beyond just your credit score.

But here's what most people miss: **Your PFS isn't just for lenders. It's for YOU.**

The Hidden Power of Knowing Your Net Worth

Ask yourself: What's your net worth right now? Not a guess. Not a ballpark. **The actual number.**

If you can't answer that within 30 seconds, you're flying blind.

The wealthiest investors we know all share one trait: They know their numbers. Not because they're obsessed with money—but because you can't grow what you don't measure.

When you know your exact net worth:

- ✓ **You make better decisions.** Should you take that deal? Buy that property? Refinance that loan? Your net worth gives you the context you need.
- ✓ **You spot problems early.** Is your debt creeping up? Are your assets growing slower than you thought? Your PFS shows you the truth before it becomes a crisis.
- ✓ **You build momentum.** There's something powerful about watching your net worth grow. It motivates you to keep going.
- ✓ **You move faster on deals.** When a great opportunity appears, you can act immediately—because you already have your financial documents ready.

The Old Way vs. The New Way

THE OLD WAY:

1. Bank sends you a blank form (usually a confusing spreadsheet)
2. You procrastinate for weeks because you dread it
3. You finally sit down and spend 3-5 hours hunting for account numbers, property values, and loan balances
4. You manually type everything into the form and pray the math is right
5. You submit it late, stressed, and hoping you didn't forget anything
6. Repeat the whole painful process next year

THE NEW WAY (with [StatementsReady.com](#)):

1. Connect your bank accounts securely—balances auto-populate in seconds
2. Add your real estate holdings once—they roll over automatically each year
3. Generate a professional, lender-ready PDF in minutes (not hours)
4. E-sign it digitally—no printing, scanning, or mailing
5. Share it instantly with your lender via secure link
6. Next year? Just click "Update" and you're done in under 5 minutes

That's the difference between treating your PFS like a chore... and treating it like a **wealth-building tool**.

Why We Built StatementsReady

We built StatementsReady because we were tired of the old way too. Every year, the same painful process. Digging through files. Guessing at numbers. Formatting problems. Math errors. Late submissions. **So we fixed it.**

StatementsReady is the first platform built specifically for creating Personal Financial Statements:

- **Bank-Level Security** — Your data is encrypted and protected. We're built for SOC 2 compliance—the same standard used by major financial institutions.
- **Automatic Bank Connection** — Securely connect your accounts through Plaid (the same technology used by Venmo, Robinhood, and thousands of banks). Your balances update automatically—no more hunting for statements.
- **Professional PDF Templates** — Generate lender-ready PDFs that look polished and complete. Multiple formats to match what your bank requires. First impressions matter.
- **Digital Signatures Built In** — Sign your statement electronically in seconds. No printing, scanning, or mailing required. Your lender gets a signed document immediately.
- **Secure Shareable Links** — Send your PFS to your lender with a secure link. Track when they view and download it. Revoke access anytime.
- **Annual Rollover** — Your data saves year over year. Next January, just click update—your property values, account balances, and information are already there. What took hours now takes minutes.

**What used to take 3-5 hours now takes 8-10 minutes the first time.
And under 5 minutes every time after that.**

Ready To Save Hours On Your Next Financial Statement?

You can use the free template on the next page to create your PFS manually. Fill in each section carefully and double-check your math.

Or, if you want to save hours and never stress about this process again:

→ [Start Your Free Trial at StatementsReady.com](https://statementsready.com)

- ✓ No credit card required to start
- ✓ Connect your accounts in minutes
- ✓ Generate your first professional PFS today

Your Free Personal Financial Statement Template

The template starts on the next page. Use it to create your PFS manually, or save yourself the hassle and try StatementsReady.com—where your balances populate automatically, your calculations are always correct, and your statement looks like it was prepared by a professional.

Know your numbers. Build your wealth. Move faster.

StatementsReady.com — Personal Financial Statements. Simplified.

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PERSONAL FINANCIAL STATEMENT

As of: _____

ASSETS (WHAT YOU OWN)

Cash on Hand & in Banks	\$
Savings Accounts	\$
IRA or Other Retirement Accounts	\$
Accounts & Notes Receivable	\$
Life Insurance (Cash Surrender Value)	\$
Stocks and Bonds	\$
Real Estate (Market Value)	\$
Automobiles (Present Value)	\$
Other Personal Property	\$
Other Assets	\$
TOTAL ASSETS	\$

LIABILITIES (WHAT YOU OWE)

Accounts Payable	\$
Notes Payable to Banks	\$
Auto Loans	\$
Installment Accounts (Credit Cards)	\$
Loan on Life Insurance	\$
Mortgages on Real Estate	\$
Unpaid Taxes	\$

Other Liabilities	\$
TOTAL LIABILITIES	\$

NET WORTH CALCULATION

NET WORTH (Assets - Liabilities)	\$
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