

Appendix

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Please indicate which financial services your business used during 1998. For each financial institution or source of financing that you list in the services table, please indicate the full name and ZIP Code of the office or branch used most often in the Financial Institution table at the bottom of this page.

Please also note that this list represents all the possible financial services a business might have; many businesses may only use one or two of these services.

If you have any questions, please call 1-800-597-7507 or send e-mail to SSBF@norc.uchicago.edu.

Financial Service	INSTITUTION OR SOURCE OF FINANCING		
	Primary or Largest Balance	Secondary or Next Largest	Third or all Others Combined
A. Any Checking Accounts?			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Total balance as of December 31, 1998			
B. Any Savings Accounts?			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Total balance as of December 31, 1998			
C. Any Lines of Credit? (do not include credit cards, trade credit with suppliers, or overdraft protection.)			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Number of Credit Lines			
Total Credit Limit			
Amount owed as of December 31, 1998			
D. Any Capital Leases? (a form of financing where payments are referred to as lease payments but ownership of the asset purchased normally transfers to the firm at the end of the lease.)			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Number of Leases			
Total principal owed as of December 31, 1998			
E. Any Mortgages? (include any mortgages where the funds are used for business purposes; do not include home equity lines of credit.)			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Number of Mortgages			
Total principal owed as of December 31, 1998			
F. Any Motor Vehicle Loans?			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Number of Loans			
Total principal owed as of December 31, 1998			
G. Any Equipment Loans or Installment Purchase of Equipment?			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Number of Loans			
Total principal owed as of December 31, 1998			
I. Any Other Loans?			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			
Number of Loans			
Total principal owed as of December 31, 1998			
J. Any Other Financial Services? (such as credit card receipt processing, wire transfers, coin and currency, night depository, lock box and cash management services.)			
<input type="checkbox"/> No <input type="checkbox"/> Yes, please answer below			
Institution Name			

FINANCIAL INSTITUTIONS AND OTHER SOURCES OF FINANCING	
Full Name of Financial Institution	ZIP Code
1)	
2)	
3)	
4)	
5)	
6)	
7)	
8)	

Many of the following items may be obtained from your **1998 1040 income tax form**. Please answer the questions in reference to your firm’s 1998 Fiscal Year End, December 31, 1998. Include business receipts, assets, and liabilities only. If an asset is used 50% or more of its time in the business or a business is responsible for 50% or more of a liability, then include these in your answers below.

If your firm was not under the current ownership for all of 1998, please indicate the date on which ownership began: _____ *(write in month)*

Item and Description	Form 1040 Schedule C Line #	Amount
1. Total Sales for 1998. Total sales less amounts for returned merchandise. Also called “gross receipts or sales less returns and allowances.” It can be a positive or negative amount. Please put parentheses around negative amounts.	Part I Line 3 or Schedule C-EZ Part II Line 1	\$ _____
2. Total Sales for 1997. Total sales less amounts for returned merchandise. If the firm was not in business during 1997, please write in “NA” for not applicable. Please put parentheses around negative amounts.	Part I Line 3 or Schedule C-EZ Part II Line 1	\$ _____
3. Total Amount of Other Income. This amount is any other business income the firm may have had that was not included in gross receipts or sales, such as federal and state gasoline tax refunds or a fuel tax credit or refund; this amount might also include income from the business’s investments, such as securities or rental property.	Part I Line 6	\$ _____
4. Total Costs of Conducting Business. The direct cost of producing or purchasing the product or service to be sold to customers, along with operating expenses such as advertising, rent, and utilities.	Part I Line 4 + Part II Lines 28 + 30 or Schedule C-EZ Part II Line 2	\$ _____
5. Firm’s Total Profit. Profit is the total amount of sales and other income less the total cost of conducting business. Please put parentheses around negative amounts.	Part II Line 31 or Schedule C-EZ Part II Line 3	\$ _____
6. Total Dollar Amount of Cash Holdings. This includes the amount of cash on hand, in checking, savings, money market accounts, certificates of deposit (CDs), and other time deposits. Please put parentheses around negative amounts.	Not available on tax form	\$ _____
7. Dollar Amount of Accounts Receivable and Trade Notes Less Allowance for Bad Debts. Money owed to the firm by customers who bought goods or services on account.	Not available on tax form	\$ _____
8. Total Amount of Business’s Inventories. Merchandise held for sale or materials for production such as raw materials, work in progress, or finished goods. Do not include office equipment or office supplies.	Part III, Line 41	\$ _____
9. Total Amount of Stocks, Bonds, Prepaid Expenses, and Other Current Assets. <u>Bonds</u> include Treasury bonds and bills, bonds issued by federally sponsored credit agencies or corporations, and municipal bonds; <u>stocks</u> include publicly traded stocks held as temporary investment (do not include long term investment stock); <u>prepaid expenses</u> are payments made in advance but have not been used as of December 31, 1998, such as rent or taxes; <u>other current assets</u> are any other assets that can be converted to cash, sold or used up within a year through normal operations.	Not available on tax form	\$ _____
10. Total Amount of Other Investments. These are amounts owed to the firm, NOT owed by the firm including real estate loans owed to the business, investments in other companies, and artwork owned by the firm.	Not available on tax form	\$ _____
11. Book Value of Land. This is the purchase price of the land at the time it was acquired.	Not available on tax form	\$ _____
12. Net Book Value of Depreciable, Depletable, and Intangible Assets (including buildings). The acquisition cost minus any accumulated depreciation, depletion, and amortization. Depreciable assets are those whose usefulness wears out over time; depletable assets include natural resources; intangible assets include patents and copyrights. Do not include the value of land.	Not available on tax form	\$ _____
13. Total Amount of Other Assets Not Yet Described. These assets might be insurance, security deposits, or notes receivable. Type and amount of the 3 largest other assets. <i>Please describe.</i> 1. _____ 2. _____ 3. _____	Not available on tax form	\$ _____ \$ _____ \$ _____ \$ _____
14. Total Dollar Amount of All Assets.	Not available on tax form	\$ _____
15. Total Amount Owed on All Loans, Mortgages, Notes and Bonds. Combined short and long term loans, mortgages, notes, and bonds.	Not available on tax form	\$ _____
16. Total Amount of Accounts Payable. Money firm owes for purchases made on account.	Not available on tax form	\$ _____
17. Total Amount of Other Current Liabilities. Other current liabilities are those that are due for payment within one year. They include accrued expenses (salaries payable, taxes payable, etc.), and deposits or advances from customers.	Not available on tax form	\$ _____
18. Total Amount Owed on Other Debts or Liabilities Not Yet Described. Type and amount of the 3 largest liabilities. <i>Please describe.</i> 1. _____ 2. _____ 3. _____	Not available on tax form	\$ _____ \$ _____ \$ _____ \$ _____
19. Total Dollar Amount of All Debts and Liabilities.	Not available on tax form	\$ _____
21. Does the owner own his/her home or primary residence? No → Go to 22		\$ _____
Yes → What is the equity in the home? Please deduct all primary and secondary mortgages, as well as any other home equity loans, from the market value of the house.		
22. Total Net Worth of Owner. Excluding the value of the primary residence and the firm, what is the total net worth of the owner? That is all personal assets minus all personal debts?		\$ _____