Financial Readiness Checklist

The following list will help you identify the types of information a banker will need to make an informed decision about your business.

- Application
- Three years federal income tax on business
- Three years federal income tax from individual
- Personal Financial Statements on all individuals owning 20% or more of the business
- Year-To-Date Profit & Loss and Balance Statement
- Collateral Sheet
- Completed Credit Check Authorization
- Well Written Business Plan including
    - Business History/Plan
    - Management Resumes
    - Projected Operating Statements
    - Business Debt Schedule
    - Aging of Accounts Receivables and Payables