

**6 MONTH SELF EMPLOYMENT INCOME STATEMENT (PROFIT AND LOSS FORM)**

**BUSINESS NAME:** \_\_\_\_\_

**CUSTOMER NAME** \_\_\_\_\_ **ACCOUNT NUMBER** \_\_\_\_\_

<b>Month and Year must be indicated. Use most recent consecutive months.</b>	<b>MONTH 1</b>	<b>MONTH 2</b>	<b>MONTH 3</b>	<b>MONTH 4</b>	<b>MONTH 5</b>	<b>MONTH 6</b>
	<b>Mo. ____ Year</b>	<b>Mo. ____ Year</b>	<b>Mo. ____ Year</b>	<b>Mo. ____ Year</b>	<b>Mo. ____ Year</b>	<b>Mo. ____ Year</b>
Sales						
Cost of Goods Sold						
Gross Profit						
<b>Operating Expenses:</b>						
Advertising						
Amortization						
Auto Expenses						
Bank Charges						
Depreciation						
Dues & Subscriptions						
Employee Benefits						
Insurance						
Interest						
Office Expenses						
Payroll Taxes						
Rent						

Repairs & Maintenance					
Salaries & Wages					
Supplies					
Taxes & Licenses					
Telephone					
Utilities					
Other					
<b>Total Operating Expenses</b>					
Net Profit Before Taxes					
Income Taxes					
<b>Net Profit After Taxes</b>					

## Instructions for completing the Self-Employment Worksheet and 6 month Bank Statements

➤ Note the lenders/services will only use 75% of the income you will be proving as your net income or household income. So pay attention to the numbers that you are providing on this sheet.

➤ If you have multiple bank accounts then we need 6 months of bank statements for all accounts. Include ALL pages of each statement no matter what is on the page, please have all pages in number order.

➤ On each bank statement you will need to circle and label all deposits that are business earnings with a **D**. Also circle and label business expenses with a **E**.

➤ Add up all business earnings and write the total at the top of the first page for each month bank statement. Do the same for the business expenses.

➤ Transfer all totals for each month from the bank statements to the self-employment worksheet for the corresponding month listed on the worksheet. Subtract your expenses from

your deposits to determine your net.  
( Again note the lender/services will only  
utilize 75% of that income. )