



DOCUMENTS TO BE PROVIDED TO ATTORNEY

Client(s) Name:

Date: _____

My debts are related to *(Check all that apply)*:

- A business
- Taxes
- A lawsuit against me
- Domestic issues
- Mortgage or car payments
- Credit cards and medical bills
- Other: _____

To comply with the new bankruptcy law and let us evaluate your situation, you will need to supply as much of the following information as possible. If you cannot provide any of the documents that apply to your situation, please call us to discuss what to do.

Documents Regarding Income [check when provided]

- Paycheck stubs for you and your spouse, if married, for the last seven months.
- Papers showing commissions or bonuses received during the last seven months.
- Papers regarding any unemployment benefits received during the last seven months.
- Papers regarding any child or spousal support paid or received during the last seven months.
- Papers regarding any Social Security payments received by any member of your household.
- Papers regarding any bank interest income or stock dividend income received during the last seven months.
- Papers regarding any pension or retirement benefits received during the last seven months.
- Papers regarding any lease or rental income received during the last seven months.
- A listing of money contributed to household or living expenses by other members of your household, even if they are not related to you, including your spouse if he/she is not filing for bankruptcy.

Documents Regarding Deductions From Your Income [check when provided]

- Papers regarding retirement/pension contributions you have made during the last seven months.
- Papers regarding any 401(k) or retirement loans currently owed.
- Papers regarding deductions from your paycheck for insurance.
- Papers regarding any other required or mandatory deduction from your paycheck.

- From your payroll department at work, get copies of any wage garnishment orders or voluntary automatic deductions from your paycheck.
- Copies of any divorce decree, divorce settlement, separation agreement, or child support orders, including property distribution, spousal attorney's fees, or payment plans.
- Documents regarding any support you owe that is secured by a lien on your home or other asset.
- ~~Utility bills for the past six months (natural gas, electric, heating oil, etc.).~~
- If you have your own business, a complete listing of all your monthly business expenses, including a year-to-date or recent monthly Profit & Loss Statement.

Documents Regarding Your Finances [check when provided]

- Monthly statements from all your bank, credit union, brokerage, money market, CD and similar accounts for the last seven months. If any account has been closed during the past year, all statements from that account for the six months before it was closed.
- ~~Your credit reports, pulled within the last 30 days. (Go to www.annualcreditreport.com for free copies. If you wish, we can obtain copies for an additional fee.)~~
- Papers from any bankruptcy you filed in the last eight years.
- A list of all your addresses for the past three years.
- Tax returns (federal and state) for the last four years.
- Papers regarding any real property you own or have owned for the past ten years, including deeds, information regarding refinancing within the last three years, current billing statements, and transfer of ownership interests.
- Papers regarding any foreclosures, repossessions, garnishments or attachments during the past year.
- Papers regarding any other personal and real property you own (such as vehicle registration papers, stock value statements, cash value life insurance policy documents, timeshare unit documents, etc.)
- If you have ever been convicted of a felony, documents stating the type and date of conviction.
- If you have received any distribution from an inheritance, estate or trust during the past year, documents regarding the distribution.
- Papers regarding any potential inheritance.
- Education IRA, Education Savings Account or tuition program documentation.
- Statements, bills, notices, letters or other documents received in the last 90 days regarding all your debts—mortgages, credit cards, medical bills, personal loans, car loans, furniture loans, jewelry loans, lawsuits, etc.
- Contracts and leases for all motor vehicle purchases or leases during the past four years, and for furniture and jewelry during the past two years.
- Proof of insurance for any motor vehicle for which you still owe money.
- Papers regarding any leases or timeshares, and any eviction proceedings.
- A copy of your driver's license.
- A copy of your social security card. (If you need a replacement, complete an *Application for a Social Security Card*, Form SS-5. This form is available for download at www.socialsecurity.gov/online/ss-5.html You can also obtain Form SS-5 by calling 1-800-772-1213 or visiting your local Social Security office.)

GENERAL INFORMATION

Your Full Name: Spouse's Full Name:
Other Names Used in last 8 years: Other Names Used in last 8 years:
Home Address: Spouse's Address:
.....
City:..... County: City:..... County:
State:..... State:.....
Zip:..... How Long? Zip:..... How Long?.....
Home Phone: Home Phone:
Work Phone: Work Phone:
Fax Phone: Fax Phone:
Cell Phone: Cell Phone:
E-Mail: E-Mail:
Social Security Number: Social Security Number:

Never Married Married and living together Married and living apart Divorced Widowed

Employer's name: Employer's name:
Employer's address: Employer's address:
.....
Occupation and nature of business: Occupation and nature of business:
.....
Dates employed: Dates employed:

Total Gross Income (*before* deductions):

<i>From business and employment</i>			<i>From all other sources</i>		
	<i>You</i>	<i>Spouse</i>		<i>You</i>	<i>Spouse</i>
2017 (so far).....	2017 (so far).....
2015	2015
2014	2014

Have you or your spouse been in business or self-employed during the past two years?

You Spouse Both Neither

If yes, state: business name(s):.....
Business Address(es):.....
Type(s) of Business:.....

Have you or your spouse ever filed for bankruptcy before? Yes No

Date Filed: Date Discharged: Chapter (7, 11, 12 or 13).....

Court (i.e. District of Maryland)..... Case Number:

Was the case dismissed (you did not complete the bankruptcy)? Yes No

If so, what date was it dismissed?

Does a landlord have a judgment against you for possession of leased property? Yes No

Do you own or have possession of any property that poses or is alleged to pose a threat if imminent and identifiable harm to public health or safety? Yes No If Yes, describe:

.....

The Bankruptcy Court requires you to answer the following questions. If the answer to any question is "Yes," please provide all of the requested information, particularly addresses and amounts. If you need additional room for your answers, please attach an additional piece of paper. Note: in a Chapter 13 case, "You" means both you and your spouse.

- (a) Have you paid anyone you owe a total of \$600 or more in the past 90 days? Yes No
If Yes, state name and address of creditor, the amount and date of each payment and balance due
.....
- (b) Have you paid a family member or business partner anything in the part year? Yes No
If Yes, state their name and address, the amount and date of each payment and the balance due.
.....
- (c) Have you been involved in a lawsuit during the past year? Yes No
If Yes, for each lawsuit, state the case title, case number, type of suit, status, and court name and location:
- (d) Have you had any wages garnished or property attached during the past year? Yes No
If Yes, state the creditor's name and address, the date, and the property description and value:
.....
- (e) Have you had any asset repossessed or foreclosed on during the past year? Yes No
If Yes, state the creditor's name and address, the date, and the property description and value:
.....
- (f) Has property been assigned or returned to a creditor during the last 120 days? Yes No
If Yes, state the creditor's name and address, date, terms, and property description and value:
.....
- (g) Is property held by a custodian, receiver, or court-named official in the past year? Yes No
If Yes, state the name and address of the holder, the court, the property description and value:
.....
- (h) Have you made gifts or donations totaling \$100 or more during the past year? Yes No
If Yes, state the name and address of the person/entity to whom you made it; their relationship to you; the date of the gift; and the gift description and value:
- (i) Did you have gambling losses, or a loss from fire, theft, etc. in the past year? Yes No
If Yes, state the property description and value; date and circumstances of loss; and status.
.....
- (j) Have you paid anyone for debt counseling or bankruptcy during the past year? Yes No
If Yes, state their name(s) and address(es); the payment date and amount paid.
.....
- (k) Have you sold, transferred, given away, or pledged as security for a loan or debt any real estate or other asset during the past two years? Yes No
If Yes, state the name and address of the person/entity to whom you transferred or pledged it; the date of the transfer or pledge; and the property description and value:
.....

- (l) Have you transferred any asset to a self-settled trust in the past ten years? Yes No
If Yes, state the name of the trust, the date of transfer and property description/value:
.....
- (m) Did you close/transfer any bank or financial accounts or assets in the past year? Yes No
If Yes, state the name and address of the institution; the type (checking, saving, etc.) and number of the account; the closing balance; and the amount and date of closing or transfer:
.....
- (n) Have you kept a safe deposit box during the past year? Yes No
If Yes, state the name and address of the bank; the name and address of person(s) with access; the contents description and value; and the surrender or transfer date (if any):
.....
- (o) Has a creditor taken money in an account as a setoff in the past 90 days? Yes No
If Yes, state the name of the creditor, the date of setoff and the amount of setoff:
.....
- (p) Are you holding any property or asset for another? Yes No
If Yes, state the name and address of the owner and the description, location, and value of the property:
- (q) Have you moved in the last three years? Yes No
If Yes, state the addresses and dates you lived there:
- (r) Have you owned five percent or more of any businesses in the last six years? Yes No
If Yes, state the name(s) and address(es) of the business, your share, the tax ID number, type of business and dates of operation:
.....
- (s) Has anyone kept or audited accounts for you during the last six years? Yes No
If Yes, state their name(s) and address(es), and when the books were kept/audited:
.....
- (t) Have you given any financial statements in the last two years? Yes No
If Yes, state the name and address of person(s) receiving the statement(s), and the date(s) issued:
- (u) If in business, have you taken any inventories within the last two years? Yes No
If Yes, state the date of the last inventory, name and address of person with records, supervisor, inventory dollar amount (cost, market, other):
- (v) Have you made any executory contracts, such as leases (including car leases), realtor listing agreements or timeshares, that have not yet been completed? Yes No
If Yes, state the name and address, a description of the agreement, and whether you want to continue the agreement:

ASSET INFORMATION

Just because you are filing for bankruptcy does **not** mean that you will automatically lose everything you own. You are entitled to claim “exemptions,” which are things that creditors cannot take from you. You must be honest with the Court and include a list of **all** your assets in the Petition. You can expect significant problems with your case if you are not completely honest about your assets.

You must list everything you own, have in your possession, will own in the future, or might have any interest in now or in the future. This includes, for example, the \$5 in your wallet, the car that is “owned by the bank,” and your baseball card collection. Everything means everything. It includes things that you are making payments on, such as cars or real estate; things you own with someone else (including a spouse); things that your name appears on the title or deed as the legal owner, even if you do not have possession of it; things that you are holding for the benefit of someone else, such as a college account in the joint names of you and your child; things that you may not think have a lot of value (such as your household goods and clothing); and claims you might have against someone else, such as a claim for injuries in an auto accident. We need to know everything so that we can figure out how to deal with it, and avoid your getting in trouble for not listing it.

You must value your physical assets at “replacement value.” Replacement value is defined in the Bankruptcy Code as the price that a retail merchant would charge for property of the same kind, considering the age and condition of the property at the time its value is determined. This is *not* the cost to replace the item with a new one or what you could sell the item for; it is the cost that a retail merchant would sell the used item in its current condition for. In many cases (particularly **used clothing, furniture, computers**, etc.), this would be yard sale value, or what the item would sell for on eBay. In other cases, such as **jewelry, antiques or collectables**, it may be retail value. For **motor vehicles**, it would be the third-party purchase value. For **real property**, it is what the real property would sell for, at current market value. For **cash and bank accounts**, it is the actual amount on deposit. For **stocks and bonds**, it is their market value as of the date your case is filed. You must make a reasonable inquiry to determine the “replacement value” of your assets.

<i>Asset Description</i>	<i>Additional Info</i>	<i>Replacement Value</i>
Real Estate (list all owners, and how title is held)	_____	\$ _____
Mobile Homes (list all owners, and how title is held)	_____	\$ _____
Cash Money (not in bank accounts)		\$ _____
Money in Bank, Brokerage or Other Accounts (list bank name(s))	_____	\$ _____
Security Deposits (typically with Landlord or Utility) (list holder)	_____	\$ _____

Household Goods and Furnishings

Fill out the attached listing and enter the total value: \$ _____

Books, Pictures, Art (describe)	_____	\$ _____
Collectibles (describe)	_____	\$ _____
Stamp or Coin Collections (describe)	_____	\$ _____
Antiques (describe)	_____	\$ _____
Clothing and wearing apparel		\$ _____
Furs and Jewelry (list and describe each item)	_____	\$ _____
Firearms, Photo, Fishing, Hunting and Hobby Equipment (describe)	_____	\$ _____
Cash Value of Life Insurance (whole life) or Annuities (list insurance co.)	_____	\$ _____
Interests in an Educational IRA or State Tuition Plan	_____	\$ _____
Interests in Retirement, Pension or Profit-Sharing Plans (list type of Plan)	_____	\$ _____
Stocks (list number of shares and name of company)	_____	\$ _____
Interests in businesses, partnerships or joint ventures (% interest, name and type of business)	_____	\$ _____
Bonds (including US Savings Bonds)	_____	\$ _____
People Who Owe You Money (list)	_____	\$ _____
Alimony, maintenance or child support owed you (describe)	_____	\$ _____
Tax Refunds Due You (list years due)	_____	\$ _____
Future Interest in Real Property (describe)	_____	\$ _____
Inheritances (describe)	_____	\$ _____
Personal Injury Claims or Awards (describe)	_____	\$ _____

Lawsuits or claims against anyone for anything (describe)	_____	\$ _____
Patents, Copyrights, Trademarks, Rights or Franchises (describe)	_____	\$ _____
Customer Lists (describe)	_____	
Vehicles (list year, make, model and mileage)	_____	\$ _____
Campers (list year, make and model)	_____	\$ _____
Boats (list year, make and model)	_____	\$ _____
Computers, Office Equipment and Supplies (list)	_____	\$ _____
Tools, Equipment, Machinery and Things You Use For Your Work (list)	_____	\$ _____
Animals (describe)	_____	\$ _____
Crops You Can Sell (describe)	_____	\$ _____
Farm Equipment or Supplies (list)	_____	\$ _____
Anything Else You Own or Could Get Money For (list)	_____	\$ _____

Note: The Trustee may want to know how you arrived at the value of your assets.

HOUSEHOLD GOODS AND FURNISHINGS (ESTIMATE)

Room/Description	Replacement Value	Room Total
<i>Living Room</i>		
Carpets/Rugs	\$ _____	
Sofas, Chairs	\$ _____	
Tables	\$ _____	
Lamps	\$ _____	
Pictures/Mirrors	\$ _____	
Window Coverings	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)	\$ _____	
Total Living Room		\$ _____
<i>Kitchen</i>		
Appliances	\$ _____	
Small Appliances	\$ _____	
Table, Chairs	\$ _____	
Cookware	\$ _____	
Dishes, Utensils	\$ _____	
Other (list)	\$ _____	
Total Kitchen		\$ _____
<i>Dining Room</i>		
Carpet/Rugs	\$ _____	
Table, Chairs	\$ _____	
Buffet, Sideboard	\$ _____	
China, Glassware	\$ _____	
Silver	\$ _____	
Pictures/Mirrors	\$ _____	
Other (list)	\$ _____	
Total Dining Room		\$ _____
<i>Bedrooms</i>		
Carpet/Rugs	\$ _____	
Beds	\$ _____	
Bedding	\$ _____	
Bureaus, Dressers	\$ _____	
Pictures/Mirrors	\$ _____	
Desk, Chairs, Tables	\$ _____	
TVs, Stereos	\$ _____	
Computer	\$ _____	
Other (list)	\$ _____	
Total Bedrooms		\$ _____
<i>Family Room/Den</i>		
Sofas, Chairs	\$ _____	

Tables, Chairs \$ _____
Pictures/Mirrors \$ _____
TVs, Stereos \$ _____
Computer \$ _____
Other (list) \$ _____
Total Family Room/Den \$ _____

Garage/Car Port/Shed

Tools \$ _____
Lawn Mower \$ _____
Grill \$ _____
Lawn Furniture \$ _____
Hobby/Sport Equipment \$ _____
Other (list) \$ _____
Total Garage/Car Port/Shed \$ _____

TOTAL HOUSEHOLD \$ _____

COMPLETING THE CREDITOR INFORMATION SHEET

The Creditor Information Sheet lists everyone you owe money to, everyone you might owe money to, everyone who might have a claim against you, and everyone you don't owe money to (but they think you do). *Make as many copies of the Creditor Information Sheet as you need.*

You must list all your debts—you cannot pick and choose which debts to include. Some debts may not be dischargeable in your bankruptcy. We will explain which (if any) of your debts are not dischargeable. If you are unsure whether to include a person or business, go ahead and list them, and tell us why you have doubts.

There are three kinds of debts: Secured, Unsecured and Priority.

WHAT IS A “SECURED DEBT”?

A Secured Debt is a debt where you pledge an asset as collateral for a loan. If you do not pay your debt, the creditor can foreclose on or repossess the asset.

All Secured Creditors must be listed whether or not you intend to keep the property and continue paying for it. Some examples of secured debts are:

- ◆ Mortgages, deeds of trust, equity lines, and other home loans (list each loan separately);
- ◆ Car, truck and boat loans;
- ◆ Credit cards bills for furniture, big screen TVs, jewelry and other big-ticket items;
- ◆ Any debt that is secured by your pension, 401(k) plan, or any other account, whether or not you intend to repay the debt;
- ◆ Any account that you cosigned for someone else that is secured (such as car, truck, furniture, or jewelry); and
- ◆ Some lawsuit judgments obtained against you.

WHAT IS AN “UNSECURED DEBT”?

An Unsecured Debt is a debt where the person or business to whom you owe money cannot foreclose on or repossess a specific piece of your property if you do not pay. Some examples of unsecured debts are:

- ◆ Most credit cards, medical bills and personal loans;
- ◆ Liability for automobile accidents and other negligence;
- ◆ A balance owed after a foreclosure or repossession;
- ◆ Any account (not secured) that you cosigned for someone else; and
- ◆ Anyone who has sued you but has not yet obtained or recorded a judgment.

WHAT IS A “PRIORITY DEBT”?

A “Priority Debt” is a special type of unsecured debt. There are five main types:

Taxes—Any claim for taxes, customs duties, and penalties made by the federal government or IRS, a state government, or any other taxing authority (such as county property taxes). If

the tax was assessed more than 240 days ago and the return filed more than two years ago for taxes due more than three years ago, it *may* be considered a general unsecured debt.

Domestic Support Obligations—Alimony, spousal support, child support, a marital award, property distribution or an order for the payment of costs or fees related to a domestic matter.

Wages and Contributions—Claims by your employees for wages, salary, or commissions, including vacation, severance, sick leave, or contributions to an employee benefit plan.

Deposits—Claims for money given to you to do something that you did not do (such as a rental or cleaning deposit).

Claims for Death or Injury While You Were Intoxicated

For *each* debt, Please provide the following information using the attached form (make additional copies of the form if you need to):

1. Creditor Name
2. Creditor Address
3. Creditor Telephone Number
4. Account Number
5. Current Balance Due
6. Type of debt (secured, unsecured, priority). If the debt is secured, we need to know what asset was given as security, how much that asset is now worth, the year of your final payment on the loan, and the amount you are behind on payments.
7. Purpose of debt (credit card, loan, medical bill, etc.)
8. Person who is responsible for the debt (you, spouse, you and spouse, other person)
9. If you have paid the creditor a total of \$600 or more in the last 90 days, we need to know the dates and amounts of such payments.
10. If your account has been referred to a collection agency or attorney, we need their name, address and phone number.

If you have any questions about any of these matters or the Creditor Information Sheet, please call us and ask.

SAMPLE CREDITOR INFORMATION SHEET

Creditor Name: **Greedy Mortgage Co.**
Creditor Address: **123 Widow & Orphan Blvd., Big City, Maryland 20850**.....
Creditor Telephone Number: (800) **123 - 4567**.....
Account Number: **12345**.....
Balance Due: **\$195,241.00** Type of Debt: Secured Unsecured Priority
Type of Debt: Secured Unsecured Priority
If secured, what was given as security? **123 Main Street, Rockville, Maryland 20850**
If secured, when is your final payment due (year)? **2025**.....
If secured, how much are you behind on your payments (dollar amount)? **\$9,525.00**.....
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other **Mortgage**
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
I made a mortgage payment of \$1,500 60 days ago.
If referred to a collection agency or attorney, state their name, address and telephone number:
Dewey Cheatem & Howe, 123 Foreclosure St., Rockville, MD 20850 (301) 123-5432.....

Creditor Name: **BigBank Visa**.....
Creditor Address: **50 Credit St., Wilmington, Delaware 12345**.....
Creditor Telephone Number: (800) **123 - 4567**.....
Account Number: **1234-1234-1234-1234**.....
Balance Due: **\$10,000.00** Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
If secured, when is your final payment due (year)?
If secured, how much are you behind on your payments (dollar amount)? \$
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
I charged \$2,000 60 days ago for Prozac.
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name: **Mega Hospital Clinic**.....
Creditor Address: **10 Preauthorization Place, Rockville, Maryland 20850**.....
Creditor Telephone Number: (800) **911 - 1234**.....
Account Number: **1234567890123456789**
Balance Due: **\$7,384.21** Type of Debt: Secured Unsecured Priority
Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
If secured, when is your final payment due (year)?
If secured, how much are you behind on your payments (dollar amount)? \$
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other.....
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

CREDITOR INFORMATION SHEET

Creditor Name:
Creditor Address:
Creditor Telephone Number: () -
Account Number:
Balance Due: Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
If secured, when is your final payment due (year)?
If secured, how much are you behind on your payments (dollar amount)? \$
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name:
Creditor Address:
Creditor Telephone Number: () -
Account Number:
Balance Due: Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
If secured, when is your final payment due (year)?
If secured, how much are you behind on your payments (dollar amount)? \$
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

Creditor Name:
Creditor Address:
Creditor Telephone Number: () -
Account Number:
Balance Due: Type of Debt: Secured Unsecured Priority
If secured, what was given as security?
If secured, when is your final payment due (year)?
If secured, how much are you behind on your payments (dollar amount)? \$
Purpose of Debt: Credit Card Personal Loan Business Loan Medical Bill
 Contract Auto Loan Other
Person Responsible: Self Spouse Joint Other
If you paid or charged more than \$600 in the last 90 days, state the date and amount of each:
.....
If referred to a collection agency or attorney, state their name, address and telephone number:
.....

BUDGET QUESTIONS—INDIVIDUAL

INCOME

Gross Wages (**before** deductions) per Pay Period:

1. How often are you paid?

YOU

- Monthly
- Twice a month
- Every two weeks
- Weekly
- Other (explain):

SPOUSE

- Monthly
- Twice a month
- Every two weeks
- Weekly
- Other (explain):

2. How much are you paid (gross) each pay period?

\$ _____

\$ _____

3. Gross monthly wage (state only if you checked *Other*):

\$ _____

\$ _____

4. Average overtime per pay period:

\$ _____

\$ _____

Deductions per Pay Period:

5. *Payroll taxes:*

Federal Taxes

\$ _____

\$ _____

Social Security (FICA)

\$ _____

\$ _____

Medicare

\$ _____

\$ _____

State Taxes

\$ _____

\$ _____

Local Taxes

\$ _____

\$ _____

6. Insurance:

\$ _____

\$ _____

7. Union dues:

\$ _____

\$ _____

8. Other deductions:

\$ _____

\$ _____

\$ _____

\$ _____

Other Income per Month:

9. *If self-employed, average monthly business income:*

\$ _____

\$ _____

	YOU	SPOUSE
10. Income from real property:	\$ _____	\$ _____
11. Interest and dividends:	\$ _____	\$ _____
12. Alimony received:	\$ _____	\$ _____
13. Child support received? (State the full name, age, and relationship of child)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
14. Social security or other government assistance:		
_____	\$ _____	\$ _____
<u>Unemployment</u>	\$ _____	\$ _____
15. Pension or retirement income:	\$ _____	\$ _____
16. Other income:		
_____	\$ _____	\$ _____
<u>Contribution from House- hold Members</u>	\$ _____	\$ _____
17. If you anticipate an increase or decrease in you income during the next year, state why, and the expected amount of increase or decrease:		

MONTHLY EXPENSES

18. List all dependents living with you whose expenses are included below:

Full name, age, and relationship: _____

Full name, age, and relationship: _____

Full name, age, and relationship: _____

	HOUSEHOLD ONE	HOUSEHOLD TWO
19. Rent/Mortgage payment:	\$ _____	\$ _____
Are real estate taxes included?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is property insurance included?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
20. Electricity and heating fuel (gas):	\$ _____	\$ _____

HOUSEHOLD ONE

HOUSEHOLD TWO

- | | | |
|---|----------|----------|
| 21. Water and sewer: | \$ _____ | \$ _____ |
| 22. Telephone: | \$ _____ | \$ _____ |
| 23. Garbage: | \$ _____ | \$ _____ |
| 24. Security: | \$ _____ | \$ _____ |
| 25. Cable: | \$ _____ | \$ _____ |
| 26. Other utilities: | | |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| 27. Home maintenance
(repairs/upkeep): | \$ _____ | \$ _____ |
| 28. Food: | \$ _____ | \$ _____ |
| 29. Clothing: | \$ _____ | \$ _____ |
| 30. Laundry/dry cleaning: | \$ _____ | \$ _____ |
| 31. Medical/dental: | \$ _____ | \$ _____ |
| 32. Transportation: | \$ _____ | \$ _____ |
| 33. Recreation-entertain-
ment-newspapers-
magazines-books: | \$ _____ | \$ _____ |
| 34. Charitable contributions: | \$ _____ | \$ _____ |
| 35. Homeowner's/renter's
insurance: | \$ _____ | \$ _____ |
| 36. Life insurance: | \$ _____ | \$ _____ |
| 37. Health insurance: | \$ _____ | \$ _____ |
| 38. Auto insurance: | \$ _____ | \$ _____ |
| 39. Other insurance? | \$ _____ | \$ _____ |

HOUSEHOLD ONE

HOUSEHOLD TWO

40. Real estate (property) taxes paid directly: \$ _____ \$ _____
41. Other taxes: \$ _____ \$ _____
42. Auto payment: \$ _____ \$ _____
43. Installment payments
Car/Truck \$ _____ \$ _____
_____ \$ _____ \$ _____
44. Alimony paid? (Full name and address of [ex-]spouse) Yes No Yes No
_____ \$ _____ \$ _____
45. Child support paid? (Full name, age, and relationship of child) Yes No Yes No
_____ \$ _____ \$ _____
_____ \$ _____ \$ _____
46. Payments for dependents not living at home? (Full name, age, and relationship) Yes No Yes No
_____ \$ _____ \$ _____
47. Other expenses not previously listed? \$ _____ \$ _____
Education Expenses \$ _____ \$ _____

If you anticipate an increase or decrease in you expenses during the next year, state why, and the expected amount of increase or decrease:

Questions 48 should be filled out only if you are in business

48. Name and Description of business (es):

49. What was your actual gross business income for the past year (before costs and expenses are deducted): \$ _____
50. What is your estimated average future monthly gross business income:
\$ _____

Monthly Expenses:

BUSINESS ONE

BUSINESS TWO

51	Net Employee Payroll:	\$ _____	\$ _____
52.	Payroll Taxes:	\$ _____	\$ _____
53.	Unemployment Taxes:	\$ _____	\$ _____
54.	Workers' Compensation:	\$ _____	\$ _____
55.	Other Taxes:	\$ _____	\$ _____
56.	Inventory Purchases:	\$ _____	\$ _____
57.	Rent:	\$ _____	\$ _____
58.	Utilities:	\$ _____	\$ _____
59.	Office Expenses/Supplies:	\$ _____	\$ _____
60.	Repair/Maintenance:	\$ _____	\$ _____
61.	Vehicle Expenses:	\$ _____	\$ _____
62.	Travel/Entertainment:	\$ _____	\$ _____
63.	Equip. Rental/Leases:	\$ _____	\$ _____
64.	Legal/Acct/Prof. Fees:	\$ _____	\$ _____
65.	Insurance:	\$ _____	\$ _____
66.	Employee Benefits:	\$ _____	\$ _____
67.	Secured Payments:	\$ _____	\$ _____
68.	Other Expenses:	\$ _____	\$ _____