

Credit Counselling Information Worksheet

First Tell Us Your Monthly Income

List the income by the sources that apply to you and if applicable, also your spouse or partner

Gross Income: \$	Retirement Pension: \$	OAS: \$
Net Income: \$	Long term or Short term disability: \$	WHSCC: \$
Child-Spousal Support: \$	Part-time: \$	Canada Child Benefit: \$
Employment Insurance: \$	Commissions: \$	Rental Income: \$
Income Support: \$	Canada Pension Plan: \$	Other: \$

Now Tell Us About All of Your Assets

	Present Value	Amount Owed
Home	\$	\$
Auto #1	\$	\$
Auto #2	\$	\$
Cash	\$	\$
Savings and Investments	\$	\$
Education Savings (RESP)	\$	\$
*Other Debt Balances	\$	\$
*Other	\$	\$

Note: "Other" could be boats, quads, cabin, jewelry, Furniture etc.

And Finally Tell Us About Your Monthly Expenses

Mortgage: \$	Household Supplies: \$	Professional Dues / Fees: \$
Second Mortgage: \$	Clothing: \$	Parking: \$
Home Equity Loan: \$	Gasoline: \$	Equipment Lease: \$
Travel Trailer/Cabin: \$	Auto Maintenance: \$	Other Work Expense: \$
Property Tax: \$	Auto Insurance: \$	Tobacco: \$
Water Tax/Poll Tax: \$	Auto Payment: \$	Alcohol: \$
House Insurance: \$	Auto Payment: \$	Entertainment: \$
Mortgage Insurance: \$	Other Transportation: \$	Recreation: \$
Rent: \$	Court Ordered Support: \$	Crafts / Hobbies: \$
Up Keep: \$	Life Insurance: \$	Occasional Sitters: \$
*Light & Power: \$	Medical Insurance: \$	Reading Material: \$
Heat Oil / Wood: \$	Prescription Drugs: \$	Netflix/iTunes ETC: \$
Propane: \$	Vision Care: \$	*Gifts: \$
*Telephone: \$	Dental: \$	Donations: \$
*Cable TV: \$	Infant Needs: \$	Children's Allowances: \$
*Cell Phone: \$	Education Costs: \$	Haircuts: \$
*Internet: \$	Student Loans: \$	Other Personal: \$
Home Security: \$	Laundry / Dry Cleaning: \$	Bank Charges: \$
*Contracts: \$	Vacation: \$	Savings: \$
Other Housing: \$	Other Living Expenses: \$	Minimum Debt Payments: \$
Food: \$	Lunches Client (at work): \$	Minimum Debt Payments: \$
Take Out: \$	Lunches Spouse (at work): \$	Other: \$
Personal Care Items: \$	Daycare: \$	Other: \$

Notes:

- * **Light and Power:** If you are not on an equal payment plan, list an average of your monthly payments over the year
- * If you have telephone/cable/internet etc. **bundled**, listing one payment is fine
- * **Contracts:** includes snow clearings, lawn care, etc.
- * **Gifts:** determine a yearly amount and divide that amount by 12 months