

DEBT SOLUTION WORKSHEET

Date: _____

Referred by: _____

Full Legal Name (first, middle, last) _____

Are you known by any other name? (ex. Maiden name) _____

Address (Street and mailing address) _____

Length of time at this address _____

Telephone: Home _____ Cell _____ Work _____

Email Address _____

Marital Status _____ **Name of Spouse** _____

Applicant:

Spouse:

Date of Birth: _____

S.I.N: _____

Occupation: _____

Employer: _____

Employer's Address: _____

Length of time with this employer: _____

Highest Level of Education: _____

Have you ever been bankrupt before? _____

Date of Bankruptcy: _____

Province where filed: _____

Name of Trustee: _____

Date of Discharge: _____

List all **Dependents** that that rely on you for financial support:

| | <u>Full Name</u> | <u>Relationship</u> | <u>Date of Birth</u> | <u>Income</u> |
|----|------------------|---------------------|----------------------|---------------|
| 1. | _____ | _____ | _____ | _____ |
| 2. | _____ | _____ | _____ | _____ |
| 3. | _____ | _____ | _____ | _____ |
| 4. | _____ | _____ | _____ | _____ |

Business Information:

Have you owned or had an interest in a business in the last five years? Yes _____ No _____

If Yes: Corporation Proprietorship Partnership

Name of Business: _____

Nature of Business: _____

Location: _____

When commenced: _____

When ceased: _____

Name(s) of directors/officers/partners: _____

Does the business have any assets/receivables? (if yes, please list)

Have all HST returns been filed? Yes _____ No _____ HST# _____

Transfer of Property/Gifts:

If you answer **YES** to any of the following questions please provide the details on a separate sheet.

1. Within the last **12 months** have you

Sold or transferred any assets (car, investments etc)? Yes _____ No _____

Made any large or lump sum payments to creditors? Yes _____ No _____

Had any assets seized by a creditor? Yes _____ No _____

Received any lump sum payments or settlements? Yes _____ No _____

2. Within the last **5 years** have you

Sold or transferred any real estate (land, house etc)? Yes _____ No _____

Made any gifts to a relative or other person over \$500? Yes _____ No _____

Made arrangements to continue to pay a creditor? Yes _____ No _____

Additional Questions:

1. Are you involved in civil litigation from which you may receive monies or property?

2. Has anyone left you an inheritance, which you have not yet received or are you expecting to receive any sums of money, which are not related to your normal income or any other property within the next 12 months?

3. Are there any writs, judgments, or garnishments outstanding against you?

4. Do you bank with a financial institution to which you owe money (including overdrafts, credit cards, lines of credit), or do you have any automatic debits or post dated cheques for debt payments?

5. Have you obtained new credit in the last three months or made any purchases on credit in the last three months?

6. Are you currently involved in a matrimonial dispute with respect to property?

7. Are you storing any personal property which does not belong to you? (please list)

Have you any debts arising from:

| | | |
|------------------------------------------------------------|-----------|----------|
| Fines or penalties imposed by the court | Yes _____ | No _____ |
| Recognizance or bail bond | Yes _____ | No _____ |
| Fraud, embezzlement, obtaining property by false pretenses | Yes _____ | No _____ |
| Employment insurance overpayments | Yes _____ | No _____ |

For which year was your last tax return filed? _____

Refund received? _____ Amount Owing? _____ Refund to come? _____

List all Employers for the past year:

| Name/Address of Employer | Start Date | Finish Date |
|---------------------------------|-------------------|--------------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Cause of insolvency

Describe what, in your own opinion, is the cause of your current financial problems.

Monthly Net Family Income

| | Bankrupt | Spouse | |
|-------------------------------------|-----------------|-----------------|-------------------|
| Employment Income: | \$ _____ | \$ _____ | |
| Pension Income: | \$ _____ | \$ _____ | |
| Child Support: | \$ _____ | \$ _____ | |
| Child Tax Benefit: | \$ _____ | \$ _____ | |
| E.I. Benefits: | \$ _____ | \$ _____ | |
| Social Assistance: | \$ _____ | \$ _____ | |
| Self-employment income: | \$ _____ | \$ _____ | |
| Other net income (provide details): | \$ _____ | \$ _____ | |
| Total income: | \$ _____ | \$ _____ | = \$ _____ |

Monthly Non-Discretionary Expenses

| | | |
|---------------------------------------|----------|----------|
| Child support payments: | \$ _____ | \$ _____ |
| Spousal support payments: | \$ _____ | \$ _____ |
| Child care: | \$ _____ | \$ _____ |
| Fines/penalties imposed by the Court: | \$ _____ | \$ _____ |
| Employment Expenses: | \$ _____ | \$ _____ |
| Medical/Dental: | \$ _____ | \$ _____ |

Other Monthly Living Expenses**Living expenses:**

| | | | |
|-----------------------|----------|--------------------------|----------|
| Food/Groceries: | \$ _____ | Rent/Mortgage: | \$ _____ |
| Laundry/Dry-cleaning: | \$ _____ | Heating Costs: | \$ _____ |
| Clothing: | \$ _____ | Electricity: | \$ _____ |
| Internet: | \$ _____ | Telephone: | \$ _____ |
| Cable: | \$ _____ | Cell Phone: | \$ _____ |
| Property Tax: | \$ _____ | Smoking: | \$ _____ |
| Alcohol: | \$ _____ | Entertainment/sports: | \$ _____ |
| Other: | \$ _____ | Gifts/charity donations: | \$ _____ |

Transportation Costs:

| | |
|--------------------------|----------|
| Car Lease/Loan Payments: | \$ _____ |
| Gas/Repairs/Maintenance: | \$ _____ |
| Public Transportation: | \$ _____ |

Insurance:

| | |
|----------------|----------|
| Vehicle: | \$ _____ |
| Home/Property: | \$ _____ |
| Other: | \$ _____ |

Assets:

| | <u>Description/Location</u> | <u>Estimated Value</u> | <u>Secured (Y/N)</u> |
|---------------------------------------|-----------------------------|------------------------|----------------------|
| Cash on hand/in bank | _____ | _____ | _____ |
| Stocks, bonds, GIC's | _____ | _____ | _____ |
| RESP's, RRSP's | _____ | _____ | _____ |
| Insurances w/ cash Surrender value | _____ | _____ | _____ |
| Furniture/personal effects | _____ | _____ | _____ |
| Real estate | | | |
| House | _____ | _____ | _____ |
| Land | _____ | _____ | _____ |
| Cabin/cottage | _____ | _____ | _____ |
| Motorized Vehicles (year/make/model) | | | |
| Cars | _____ | _____ | _____ |
| Trucks/Vans | _____ | _____ | _____ |
| Motorcycle | _____ | _____ | _____ |
| ATV | _____ | _____ | _____ |
| Snowmobile | _____ | _____ | _____ |
| Trailer | _____ | _____ | _____ |
| Mobile home | _____ | _____ | _____ |
| Tools of the trade | _____ | _____ | _____ |
| Other assets of value | _____ | _____ | _____ |
| | _____ | _____ | _____ |

Farming assets (use separate page)

Business assets (use separate page)

Creditors: (list all debts including all mortgages, vehicles, leases and family debts)

| Creditor Name/Address | Account # | Amount \$ | Secured (Y/N) |
|-----------------------|-----------|-----------|---------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

Is there anyone co-signed on any of the abovementioned debts? (If yes, please indicate which debts)
Yes _____ No _____

Have you guaranteed or co-signed the debts of any other individuals or companies?
Yes _____ No _____
If yes, please provide details:

DECLARATION:

I hereby certify that the information contained in this application is true, correct and complete in every respect and fully discloses the state of my affairs.

Date

Signature