

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 Owning? _____ 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