

## **RENTAL COUNSELING DOCUMENT CHECKLIST**

- **Below is a list of documents that you will need to bring to your counseling appointment.**
- **Please bring everything that does apply for you and another copy for our files.**
- **A key component of this counseling is to prepare a budget as well as review your debt to income ratios. That's why so important to bring the information below.**
- **Please complete the attached budget sheet PRIOR to your appointment.**

1. Copy of at least one **credit report** from one of the 3 credit reporting agencies. These can be obtained at **www.annualcreditreport.com** or **www.creditkarma.com**. If coming for in-person counseling CJHRC can get your authorization and will do a soft pull tri-merge credit report which will also provide all three credit scores.
2. Copies of complete **Tax returns of recent 3 years**, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online or calling to 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.
3. **Pay Stubs** for all household members (last 4 periods). If not working, copies of **unemployment compensation**.
4. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc.
5. Bank Statements (for the most previous 2 months checking and savings accounts)
6. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
7. Car Loan Statement (most recent) – if applicable
8. Car Insurance Statement (most recent)
9. Student loan statement – if applicable
10. Credit Card Statements (most recent)
11. Cell Phone Statement (most recent)
12. Medical Expense Statement (most recent not covered by insurance) – if applicable
13. School Tuition and/or Child Care Statement (most recent) – if applicable