

## **FINANCIAL LITERACY 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. **Housing Expense Proof** (most recent mortgage statement) or proof of rent you pay (lease agreement, cancelled checks)
2. **Property Tax Statement** (most recent).
3. **Renter or Homeowners Insurance Statement** (most recent with cost for a month or year).
4. Copy of at least one **credit report** from one of the 3 credit reporting agencies. These can be obtained at [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.creditkarma.com](http://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.
5. 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.
6. **Pay Stubs** (last 4 periods). If not working copies of **unemployment compensation**.
7. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc. (All separated applicants must provide a settlement agreement, divorce decree, or division of assets signed and notarized by both parties).
8. Bank Statements (for the most previous 2 months checking and savings accounts)
9. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
10. Car Loan Statement (most recent) – if applicable
11. Car Insurance Statement (most recent)
12. Student loan statement (most recent) – if applicable
13. Credit Card Statements (most recent)
14. Cell Phone Statement (most recent)
15. Medical Expense Statement (most recent not covered by insurance) – if applicable
16. School Tuition and/or Child Care Statement (most recent) – if applicable
17. Rental Contracts/Roommate Agreement if you have someone staying in your home
18. Other items you may spend \$ on such as: groceries, eating out, car repairs, tolls, laundry or drycleaner, barber/beauty, pet expense, storage fees, gas for your car, transportation/tolls, gym membership, etc...