WHAT TO BRING TO YOUR FIRST FINANCIAL COUNSELING APPOINTMENT

PLEASE BRING COPIES OF THE FOLLOWING DOCUMENTS

COPIES ONLY

1. Credit Report not more than 6 months old (if any)

2. Documentation of ALL your monthly FIXED EXPENSES
   a. For Example:
      1. Mortgage/Rent
      2. Telephone
      3. Electricity
      4. Gas
      5. Water
      6. Insurance (Car, Life, and/or Home/Renters)

3. Current state from ALL creditors
   a. For Example:
      1. Credit Cards
      2. Auto Loans
      3. Student Loans
      4. Parent Loans
      5. 2nd Mortgages
      6. Past Due Notices
      7. Collection Notices
      8. Judgments
      9. Garnishments
      10. Child Support

4. A list of ALL your FLEXIBLE EXPENSES
   a. For Example:
      1. Food
      2. Gasoline
      3. Child Care
      4. Gifts/ Holiday
      5. Entertainment
      6. Health Care costs, etc.

5. Copies of your TWO most recent paystubs.