

## Debtor Assistance

TO COMPLETE THE BUDGET WORKSHEET PLEASE:

- Give complete mailing address, place of employment, and home and business telephone numbers as the counsellor will be contacting you by telephone.
- List all dependents and dates of birth.
- List income(s) after deductions (verification of your income should be included).
- Give complete breakdown of your monthly living expenses.
- List all creditors (everyone you owe money to), their addresses, account numbers and the approximate amount owing to each one. Include a copy of the most recent statement from each one, if available.
- List all assets under Section #3., i.e, car (make and year), etc. and list which lending institution (bank, finance company) has a secured lien on these items, if applicable.
- List any property (home, mobile home, land, cottage) you may own under Section #4, include assessed value (from tax bills) and how much is owing on these properties.

If you require any assistance please contact us at 424-5200 or toll free at 1-800-670-4357.

Please return the completed Budget Worksheet to your local or nearest office of Access Nova Scotia or Service Nova Scotia and Municipal Relations.

We will review the information that you have provided and we will be in contact with you at the earliest possible date to arrange a suitable appointment time.

## ACCESS NOVA SCOTIA OFFICE LOCATIONS

**Toll Free:** 1-800-670-4357

**TTY:** 1-877-404-0867

**Metro local:** 424-5200

### **Access Nova Scotia - AMHERST**

126 South Albion Street, Unit 3  
Amherst, NS B4H 2Y6

### **Access Nova Scotia - ANTIGONISH**

Antigonish Mall Annex, Suite 3  
149 Church Street, Antigonish, NS  
B2G 2E2

### **Access Nova Scotia - BRIDGEWATER**

80 Logan Road  
Bridgewater, NS B4V 3J8

### **Access Nova Scotia - DARTMOUTH**

650 Portland Street  
Dartmouth, NS B2W 6A3

### **Access Nova Scotia - HALIFAX**

300 Horseshoe Lake Drive  
Halifax, NS B3S 0B7

### **Access Nova Scotia - KENTVILLE**

5 Shylah Drive  
Kentville, NS

### **Access Nova Scotia - STELLARTON**

94 Lawrence Blvd.  
P.O. Box 1420  
Stellarton, NS B0K 1S0

### **Access Nova Scotia - PORT HAWKESBURY**

218 MacSween Street, Suite 222  
Port Hawkesbury, NS B9A 2J9

### **Access Nova Scotia - SACKVILLE**

486 Sackville Drive  
Lower Sackville, NS B4C 2R8

### **Access Nova Scotia - SYDNEY**

380 Kings Road  
Sydney, NS B1S 1A8

### **Access Nova Scotia - TRURO**

80 Walker Street  
Suite 3  
Truro, NS B2N 4A7

### **Access Nova Scotia - YARMOUTH**

10 Starrs Road  
Suite 127  
Yarmouth, NS B5A 2T1



BUDGET WORKSHEET

Please return form to your local office of  
 Access Nova Scotia OR  
 Service Nova Scotia and Municipal Relations

**Service Nova Scotia  
 and Municipal Relations**

Referred by \_\_\_\_\_  
 Reason \_\_\_\_\_  
 Marital Status \_\_\_\_\_  
 Applicant Name \_\_\_\_\_  
 D.O.B. \_\_\_\_\_ Sex: M / F  
 Address \_\_\_\_\_  
 Telephone (Res) \_\_\_\_\_ (Bus) \_\_\_\_\_  
 Employed by \_\_\_\_\_  
 Address \_\_\_\_\_  
 Occupation \_\_\_\_\_

Date \_\_\_\_\_  
 Interviewed by \_\_\_\_\_  
 Co-Applicant Name \_\_\_\_\_  
 D.O.B. \_\_\_\_\_ Sex: M / F  
 Address \_\_\_\_\_  
 Telephone (Res) \_\_\_\_\_ (Bus) \_\_\_\_\_  
 Employed by \_\_\_\_\_  
 Address \_\_\_\_\_  
 Occupation \_\_\_\_\_

**DEPENDENTS**

Name					
D.O.B.					
Sex					
School					

**INCOME INFORMATION**

Monthly Net Income	Applicant	Notes	Monthly Net Income	Co-Applicant	Notes
Net Employment Income	\$		Net Employment Income	\$	
Net Pensions/Annuities	\$		Net Pensions/Annuities	\$	
Child Tax Benefit	\$		Child Tax Benefit	\$	
Net Child Support	\$		Net Child Support	\$	
Net Spousal Support	\$		Net Spousal Support	\$	
Net EI Benefits	\$		Net EI Benefits	\$	
Net Social Assistance	\$		Net Social Assistance	\$	
Gross Self Employment Income	\$		Gross Self Employment Income	\$	
Net Self Employment Income	\$		Net Self Employment Income	\$	

APPLICANT'S TOTAL NET INCOME \$ \_\_\_\_\_  
 TOTAL MONTHLY NET INCOME \$ \_\_\_\_\_

CO-APPLICANT'S TOTAL NET INCOME \$ \_\_\_\_\_

**EXPENSE INFORMATION:**

Monthly Expenses	Applicant	Notes	Monthly Expenses	Applicant	Notes
Child support payments	\$		Gifts/Charitable Donations	\$	
Spousal support payments	\$		Prescriptions	\$	
Child care	\$		Dental	\$	
Mortgage/Rent	\$		Food/Grocery	\$	
Property taxes/Condo fees	\$		Laundry/Dry cleaning	\$	
Heating Oil/Gas/Wood	\$		Grooming/Toiletries	\$	
Telephone	\$		Clothing	\$	
Cable/Internet	\$		Car lease/Payments	\$	
Electricity/Hydro	\$		Repair/Maintenance/Gas	\$	
Water	\$		Public Transportation	\$	
Furniture/House Repairs	\$		Vehicle Insurance	\$	
Smoking	\$		House Insurance	\$	
Alcohol	\$		Furniture/Contents Insurance	\$	
Dining/Lunches/Restaurants	\$		Life Insurance	\$	
Bank Account Service Charges	\$		To secured creditor	\$	
Entertainment/Sports/Newspaper	\$				

TOTAL MONTHLY EXPENSES \$ \_\_\_\_\_  
 TOTAL MONTHLY NET INCOME LESS TOTAL MONTHLY \$ \_\_\_\_\_

TOTAL MONTHLY NET INCOME LESS TOTAL MONTHLY EXPENSES = MONEY AVAILABLE FOR DEBT REPAYMENT

- The following is a complete and full statement of my assets and liabilities and of my personal responsibilities.
- All of my creditors and the payout (principle plus interest as of date of this application) amounts owing by me to them are as follows: If space is insufficient, attach an additional sheet.

<b>CREDITOR NAME &amp; ACCOUNT NUMBER</b>	<b>CREDITOR ADDRESS</b>	<b>TOTAL AMOUNT OWING</b>	<b>MONTHLY PAYMENT</b>
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
Name			
Acc#			
		<b>TOTAL :</b>	

3. My creditors hold security (Mortgages & Liens) as follows:

<b>NAME OF CREDITOR</b>	<b>DESCRIPTION &amp; SERIAL NO.</b>	<b>ESTIMATED VALUE</b>	<b>ENCUMBRANCES</b>
		\$	
		\$	
		\$	

4. I have an interest (own or partly own property & land) in the following:

<b>DESCRIPTION OF PROPERTY/LAND</b>	<b>ESTIMATED VALUE</b>	<b>ENCUMBRANCES</b>
	\$	
	\$	
	\$	

DEBTOR SIGNATURE \_\_\_\_\_

Date \_\_\_\_\_