

Below is a list of documents that you will need to bring to your in-person financial literacy counseling appointment with a CJHRC counselor. We realize that some of the items on the list may not apply, therefore, bring only those that are relevant:

- Housing Expense Proof - Mortgage Statement (most recent) or proof of rent you pay (lease agreement, cancelled checks)
- Property Tax Statement (most recent)
- Renters or Homeowners Insurance Statement (most recent with cost for a month or year)
- Car Loan Statement (most recent – for all cars your name is associated with the loan)
- Car Insurance Statement (most recent)
- Other Loan Statements (most recent)
- Credit Card Statements (most recent) all accounts –even if they have a zero balance
- Utility Bills for all accounts (most recent water/sewage, gas/oil, telephone)
- Cell Phone Statement (most recent)
- School Tuition and/or Child Care Statement (most recent) (if applicable)
- Bank Statements (for the last 2 months – all accounts – all pages)
- Copies of complete (all pages) of Tax returns for the most recent 3 consecutive years, both Federal (1040 not W-2 forms) and State. If you cannot locate your federal tax return, copies can be obtained - call [1-800-829-1040](tel:1-800-829-1040). If you did not file a tax return for any of the required years, a notarized letter is required.
- Pay Stubs (for the last 4 pay periods)
- Credit Report from 1 of the 3 credit reporting agencies
You can go to www.Annualcreditreport.com or www.creditkarma.com or you can authorize your CJHRC counselor to do a soft pull tri-merge report
- Rental Contracts/Roommate Agreement if you have someone staying in your home that pays you a monthly or weekly fee
- 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...