

YOUR TO-DO LIST

Personal Filing

Dear Reader: As concern about COVID-19 in Canada grows, insolvency practitioners (Licensed Insolvency Trustees), through full support from the Office of the Superintendent of Bankruptcy (OSB) have implemented the necessary steps to reduce in-person contact and applied the necessary measures to safely undertake the collection of documents (TO DO LIST), the verification of identity, signatures and oaths while ensuring the integrity of Canada’s insolvency system is maintained.

1. Please gather the following list of required documents (as applicable) as best as you can. This will help us help you!
2. Complete the attached BUDGET FORM and send via email to info@russocanhelp.com or fax 905-503-2338
3. Complete, sign and return to our office, “IDENTIFICATION VERIFICATION & CERTIFICATION” form. [Click here](#) to download form.
4. Don’t be concerned if you do not have all this information at your finger tips. Please gather what you can. The document can be sent by email to info@russocanhelp.com, by fax to 905-503-2338 or drop-off at our secured office mailbox – 78 Wellington St. E., Aurora.

Should you have any questions about this list or if your personal financial matter is urgent, please call or text Joanne Mercurio-Russo at 416-723-5232 or send email to russo@russocanhelp.com

INFORMATION REQUIRED

- Proof of legal birthname (i.e. birth certificate or passport)
- Two pieces of government issued I.D with at least one being a photo Id
- S.I.N number or copy of S.I.N. card
- All credit card numbers and current statement (we will provide you with instruction regarding the drop off of all physical credit cards)
- List of all debts (gather all available statements and collection letters)
- List of all assets and related documents (Real Property, RESP, RRSP, Life Insurance, etc.)
- Ownership, insurance, lease/financial documents for all motorized and recreational vehicles
- Student loan information
- Proof of income from ALL household members (i.e. paystub, net take home if self-employed)
- Past 3 months personal Bank statements for all accounts (including those joint with another person)
- 2 years prior Tax returns or Notices of Assessment
- Garnishments, CRA notices, separation agreements, divorce papers



BUDGET FORM

MONTHLY INCOME & EXPENSES:

Address: _____

Home Phone: _____ Work Phone: _____ Mobile Phone: _____

Number of people in Family Unit: _____ Initial Budget Counselling

INCOME:

Net employment income
 Gross Self-employed income
 Net Self-employed income
 Net CPP, OAS, other Pension or Annuity
 Net Child Support
 Net Spousal Support
 Net employment insurance income
 Net social assistance income
 Child tax Credit
 Part-time or other income

DEBTOR (\$)

SPOUSE (\$)

DISCRETIONARY EXPENSES (\$)

Rent or Mortgage
 Cable or Satellite
 Hydro
 Heating
 Haircuts & Grooming
 Smoking
 Cell Phone

Internet
 Taxes or Condo Fees
 Water, Other Utilities
 Home Repairs/Maintenance
 Telephone
 Alcohol
 Sports & Recreation

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Entertainment	<input type="text"/>	Charitable Donations	<input type="text"/>
Birthdays, Gifts	<input type="text"/>	Tuition, Union Dues	<input type="text"/>
Prescriptions, Drugs	<input type="text"/>	Dental	<input type="text"/>
Groceries/Toiletries	<input type="text"/>	Lunches, Coffee	<input type="text"/>
Landry/Dry-Cleaning	<input type="text"/>	Clothing	<input type="text"/>
Pets	<input type="text"/>	Children Allowance	<input type="text"/>
Newspapers, Magazines	<input type="text"/>	Children's Activities	<input type="text"/>
Babysitting	<input type="text"/>	Vehicle(s) Payment(s)	<input type="text"/>
Licensing	<input type="text"/>	Fuel	<input type="text"/>
Oil, Lube & Repair	<input type="text"/>	Parking	<input type="text"/>
TTC, GO, Etc.	<input type="text"/>	Vehicle Insurance	<input type="text"/>
Property Insurance	<input type="text"/>	Contents Insurance	<input type="text"/>
Life Insurance	<input type="text"/>	Disability Insurance	<input type="text"/>
Proposal Payments	<input type="text"/>	Payment to Trustee fees, surplus income or Proposal	<input type="text"/>

Call or email us if you require assistance 905.503.DEBT or info@russocanhelp.com
 To book your consultation [CLICK HERE](#)