



UNITE **HERE!**
LOCAL 261

HELP FOR TOUGH TIMES

COVID-19

A guide to
unemployment,
health care, legal
help, family
services and other
basic needs.

2020

Letter From Your Union

Employment Insurance

Budgeting

Federal Assistance

Mortgage Resources

Renters Guide

Utilities and Energy Help

Food Assistance

Health Care

Mental Health

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Taking Care of Yourself

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You're not alone...

The novel Corona virus or COVID-19 is impacting our country, our province, and all of us in unprecedented ways. For many of our employers, business has been severely affected and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE! Local 261 are trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of physical distancing to the best of your ability. If you want to speak to UNITE HERE! Local 261 staff, we encourage you to call our office (613-238-8136) email us at hstu261@gmail.com or on our website at www.hstu261.org

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, provincial, or local government. We will do everything we can to update this booklet.

If you cannot find the specific information you need in this booklet, you can call 211 (www.211.ca).

More information about COVID-19 is available at the Public Health Ontario website <https://www.publichealthontario.ca/>.

In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of UNITE HERE! Local 261 to be responsive to the needs of the membership.

The information in this Guide is intended for general information purposes only and does not constitute legal advice. Should you have specific questions regarding your legal rights with respect to any of the matters discussed in this Guide, including but not limited to the impact of receiving certain forms of public assistance on your immigration status, you should seek the advice of a qualified legal professional in your community. The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

The Government of Canada has proposed changes and increases to existing programs to respond to the coronavirus. Not all of those programs are active at the time of this writing. See <https://www.canada.ca/en/department-finance/economic-response-plan.html>, for the government's plan.

Canada Emergency Response Benefit (CERB)

On March 25, 2020 the Federal Government announced the Canada Emergency Response Benefit (CERB). For more information go to: <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>.

Eligible applicants are entitled to \$2,000 monthly for 16 weeks. The benefit is designed to replace EI Sickness Benefits and EI Regular Benefits. The application portal will be up beginning April 6. Anyone who applied for EI after March 15, 2020 will automatically be switched over to CERB.

How you qualify for CERB?

In order to qualify for CERB, you must:

- Be over 15 years old
- Have earned at least \$5,000 in the last 12 months or in 2019,
- Are without income for at least 14 consecutive days in a four-week period because of COVID-19, temporary work stoppage, lay-offs, are sick or in quarantine, or need to care for a child or family member.

What if I'm already on EI?

Canadians who are already receiving EI regular and sickness benefits would continue to receive their benefits and should not apply for the Emergency Response Benefit. If their EI benefits end before October 3, 2020, they

could apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19.

Canadians who have already applied for EI and whose application has not yet been processed would not need to reapply.

Canadians who are eligible for EI regular and sickness benefits would still be able to access their normal EI benefits, if they are still unemployed, **after** the 16-week period covered by the CERB.

NOTE: You cannot receive both the Emergency Response Benefit and Employment Insurance at the same time.

To apply go to:

<https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>.

EMPLOYMENT INSURANCE

You may be eligible for Employment Insurance either 1) EI Sickness Benefits, or 2) EI Regular Benefits.

If you are affected by COVID-19 and quarantined

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

During the COVID-19 emergency, the government has waived both the one-week waiting period for claiming EI for people in

quarantine and the requirement to provide a medical certificate.

For more information and to apply go to:
<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

If you are laid off

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If you delay filing your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

For more information and to apply online, go to:
<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

You will need:

- Your social insurance number (SIN). If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.
- your mother's maiden name.
- your mailing and residential addresses (if different), **including the postal codes.**
- your complete banking information to sign up for direct deposit, including the financial institution name, bank branch number, and account number
- names, addresses, dates of employment, and reason for separation for all your employers over the last 52 weeks
- your detailed version of the facts (if you quit or have been dismissed from any job in the last 52 weeks)
- the dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings in

the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your Record(s) of Employment, to calculate your benefit rate.

<p>IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, AND E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT.</p>

In March, the Ontario Legislature passed the *Employment Standards Amendment Act (Infectious Disease Emergencies) 2020*, which provides unpaid job-protected leave to employees in isolation or quarantine due to COVID-19, or those who need to be away from work to care for children because of school or day care closures or to care for other relatives. For more information, see: <https://news.ontario.ca/opo/en/2020/03/employment-standards-amendment-act-infectious-disease-emergencies-2020.html>

Special Goods and Services Tax Credit Payment

Low- and modest-income families will receive a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). The average increase to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples.

There is no need to apply for this payment; it will be provided automatically to eligible individuals and families, based on taxes filed in 2019 for the 2018 base year.

Delayed Tax Filing Date

The Canada Revenue Agency is deferring the filing due date for the 2019 tax returns for individuals until June 1, 2020. Taxpayers have until September 1, 2020 to pay any 2019 income tax amounts owed without interest or penalties. If you expect to receive benefits under the GSTC or the Canada Child Benefit file as early as you can to ensure you receive the proper benefits.

For more information:

<https://www.canada.ca/en/services/taxes/income-tax.html>

Canada Child Benefit

The Government is increasing the Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. Families will receive an extra \$300 per child as part of their May payment.

To apply:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

Canada Student Loans

Effective March 30, no payments will be required, and no interest will accrue on Canada Student Loans. Students don't need to apply to receive this. Check for any updates here:

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Speak to a Credit Counsellor:

Credit counsellors are financial crisis first responders. They are the first to know what creditors are doing to help their clients who can't make payments due to COVID-19 and

what resources the government is making available to those who need it most.

Therefore, they can provide you with the most up-to-date information regarding creditors and government programs.

[Credit Canada](#) offers free over-the-phone counselling 1-800-267-2272

BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are

community resources to help you, but first you must plan ahead.



Set up a realistic budget plan allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 14 will help get you started.

Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document entitled "Sample Letter to Creditors" at the end of this booklet as a guide to communicate with your creditors.

Maintain accurate files. Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative's name, title, and phone number. Follow up any phone conversations in writing.

Stay organized. Keep everything in one place. Write a summary list of your financial plan for quick reference.

Keep your end of the bargain. If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

**Avoid making unnecessary purchases on credit. Get budget counseling if you are having difficulty.*

For more information see:
<https://www.canada.ca/en/financial-consumer-agency/services/covid-19-managing-financial-health.html#toc2>.

If you need help with a consumer problem contact

Consumer Protection Ontario
<https://www.ontario.ca/page/consumer-protection-ontario>

Phone: (416) 326-8800
Toll-free: (800) 889-9768

If you need legal representation to assist with a landlord, merchant, neighbor or family member, you can call:

Legal Aid Ontario
Phone: **1-(800) 668-8258**
8 a.m. to 5 p.m.
<https://www.legalaid.on.ca>

Legal Aid Ontario has community legal clinics. For one in your area, see:
<https://www.legalaid.on.ca/services/legal-clinics/>

CREDITORS

Know your rights when dealing with creditors and collection agencies.
<https://www.ontario.ca/page/stop-collection-agency-calls>

PROVINCIAL ASSISTANCE

On March 25, the Ontario Government released an Action Plan which includes a number of supports for workers and their families including. **IT IS IMPORTANT TO NOTE THAT AT THE TIME OF THIS WRITING, THESE ARE PROPOSALS AND NOT YET ENACTED.** For more information, see <https://budget.ontario.ca/2020/marchupdate/action-plan.html>.

The Ontario Government is proposing to:

- support low-income seniors by doubling the Guaranteed Annual Income System (GAINS) maximum payment to \$166 per month for individuals and \$332 per month for couples, for six months starting in April 2020,
- provide a one-time \$200 payment per child up to 12 years of age, and \$250 for those with special needs including kids enrolled in private schools,
- provide six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief, in coordination with the federal government's measures, expand eligibility for the Low-income

Energy Assistance Program (LEAP) and ensuring that electricity and natural gas services are not disconnected for nonpayment during the COVID-19 outbreak;

Electricity Price reduction Premier Doug Ford cut daytime electricity prices by about \$20 monthly for the average household with so many Ontarians at home from 9 a.m. to 5 p.m. during the COVID-19 crisis. The province is switching to the evening, overnight and weekend price of 10.1 cents per kilowatt hour for 45 days.

<https://www.toronto.com/news-story/9914850-ontario-reduces-daytime-price-of-electricity-during-coronavirus-crisis/>

Low-income Energy Assistance Program (LEAP).

<https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/low-income-energy-assistance-program>

If you're behind on your electricity or natural gas bill and face having your service disconnected, you may qualify for emergency financial help through the **Low-income Energy Assistance Program (LEAP)**. There are also special customer service rules available for low-income households. You need to meet certain criteria to qualify for these programs, and must go through one of the intake agencies in Ontario listed at:

https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf

MUNICIPAL ASSISTANCE

Ottawa has extended the suspension of all water service disconnections until October 30, 2020, and the city has an established water utility bill deferral program to support low income seniors and low-income people with disabilities.

Additionally, Revenue Services is extending an interest free 30-day payment grace period for all unpaid water bills issued before April 1, 2020 and a 30-day due date extension, for all water bills issued between April 1, 2020 and October 30, 2020, providing residents with 47 days to pay their bill. For further information, please visit <https://ottawa.ca/en/living-ottawa/water/water-utility-bills/covid-19-water-bill-relief>.

Ottawa is offering a Property Tax Hardship Deferral Program for City of Ottawa residential property owners and small business property owners (assessed property value of up to \$7.5 M) that have been financially affected as a result of the COVID-19 pandemic. For more information, please visit <https://ottawa.ca/en/living-ottawa/taxes/covid-19-property-tax-relief>.

Ottawa Essential Health and Social Supports (EHSS) program

The Essential Health and Social Supports (EHSS) program helps Ottawa residents who cannot afford to pay for items or services needed to maintain their housing and for health items that are not available through other programs. EHSS may help to pay for things like:

- Eye exams and glasses
- Fuel/gas/hydro arrears, deposits and reconnection fees
- Rent arrears and deposits
- Surgical and diabetic supplies
- Cremations and burials

See, <https://ottawa.ca/en/family-and-social-services/employment-and-financial-assistance/help-people-not-receiving-financial-assistance>.

MORTGAGE

All six Canadian banks have introduced mortgage payment deferrals of up to six (6) months and are also offering relief on other credit products (loans, credit cards, etc) for individuals and families facing hardship due to COVID-19. See, <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19> for links to the largest banks and their programs.

It is important to note that during the deferral period, interest will continue to accrue. This will increase the total interest paid over the life of the mortgage, and the payments at the end of the deferral will be higher. Seek advice from your trusted financial professional.

For more information on what mortgage relief programs banks are offering, see: <https://cba.ca/mortgage-deferral-to-help-canadians-experiencing-financial-hardship-due-to-covid-19>.

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

RENT/LEASE

On March 17, the Ontario government confirmed that it will temporarily cease issuing any new eviction orders due to COVID-19.

If you currently are renting your property, discuss your circumstances with your landlord immediately and negotiate a

mutually acceptable written payment plan or discuss other ways to pay off your obligation.

Contact the **Landlord and Tenant Board** for info about rights as a tenant Monday to Friday from 8:30 a.m. to 5:00 p.m., by telephone at (888) 332-3234.

In most situations, before a landlord can apply to the LTB to evict the tenant, they must first give the tenant a notice of termination that tells the tenant the reason the landlord wants to evict them. For some termination notices, the landlord must wait a specific number of days to see if the tenant corrects the problem before they can file an application with the LTB. The number of days the tenant has to correct the problem is included in the notice.

If the tenant does not correct the problem and/or does not move out, the landlord can file an application with the LTB. In most situations a hearing will be scheduled. At the hearing, the member listens to the landlord and the tenant and then makes a decision.

If an eviction order is issued, it tells the tenant when they must be out of the unit. If they do not move out, then the landlord can file this order with the Court Enforcement Office (also called the Sheriff). Only the Court Enforcement Office can evict a tenant.

REMEMBER, COMMUNICATION IS ESSENTIAL IF YOU WANT TO STAY IN YOUR HOME!!!

Rental assistance may be available from Ontario Works or Ottawa Essential Health and Social Services. Call 3-1-1 or 613-580-2400 for more information and to apply.

UTILITY BILLS AND ENERGY ASSISTANCE

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice.

Electricity and gas:

Ontario Energy Board offers help (emergency or ongoing) for consumers who are having trouble paying their bills.

<https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers>

If you are behind on your energy bills, emergency help may be available through the Low-income Energy Assistance Program (LEAP) – You will need to contact the social service agency that is partnering with your provider. See here for the list:

https://www.oeb.ca/sites/default/files/LEAP_Utility-Agency_Partners.pdf

You may also be eligible for the Ontario Electricity Support Program which provides monthly credits. See, <https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers/ontario-electricity-support-program>, for more information and to apply.

FOOD FOR YOU AND YOUR FAMILY

Besides the programs available through the provincial government for financial assistance for food, there are nonprofits and religious organizations who run food banks

The majority of the foodbanks in Canada can be found by searching at <https://www.foodbankscanada.ca>

Ontario Works helps people who are in financial need with: income support to help with the costs of basic needs, like food, clothing and shelter, and health benefits for clients and their families. **In order to apply for Ontario Works, you must have exhausted CERB and regular EI coverage.**

More information at:

<https://www.mcsc.gov.on.ca/en/mcss/programs/social/ow/index.aspx>

(apply online or call the local Ontario works office which can be found at

https://www.mcsc.gov.on.ca/en/mcss/programs/social/ow/contacts/ow_contacts.aspx.)

You will need to know

- first names of all family members
- dates of birth of all family members
- immigration status for all family members
- income for all family members
- assets for all family members
- your address
- your housing costs
- cost of expenses (such as childcare and disability related work expenses)

A full list of documents that you will need is available at:

https://www.mcsc.gov.on.ca/en/mcss/programs/social/apply_online_documents.aspx.

HEALTH CARE

In the face of the current global pandemic, it is especially important to maintain health coverage now.

Expired Health Cards: Ontario is permitting the use of expired cards for the time being to prevent unnecessary trips to Service Ontario offices:
<https://news.ontario.ca/mto/en/2020/03/ontario-extending-validation-periods-for-driver-vehicle-and-carrier-products-services-and-health-car.html>

COVID-19 Specific: Stay informed and follow the advice of our public health experts. Access the most up-to-date information through the following links:
<https://www.ottawapublichealth.ca/en/public-health-topics/novel-coronavirus.aspx> or
www.Ontario.ca/coronavirus or
www.Canada.ca/coronavirus

Find a COVID-19 Assessment Centre: an interactive map of all assessment centres that indicates location, time, and advance appointment requirements.
https://cep.health/insights/covid-19/#pc_page_1334

Telehealth Ontario: Get fast, free medical advice through Telehealth Ontario on all subjects relating to health. Please note that wait times are long.

Toll-free: 1-866-797-0000

Toll-free TTY: 1-866-797-0007

MENTAL HEALTH RESOURCES

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:

If you or someone you know is **thinking of suicide** – call **911**, go to your **nearest hospital**, contact **your doctor** or call **Telehealth Ontario at (866) 797-0000**.

If you are in distress or experiencing a mental health crisis, you can get support over the phone by calling:
613-722-6914 or 866-996-0991.

ConnexOntario provides treatment service information if you have problems with gambling, drugs, alcohol or mental health.
Call toll free: (866) 531-2600.

The Assaulted Women's Helpline (AWHL) and the **Senior Safety Line** (SSL) deliver 24/7 crisis counselling for women and seniors in the province of Ontario.

- TOLL-FREE: 1-866-863-0511
- TOLL FREE TTY: 1-866-863-7868
- #SAFE (#7233) on your Bell, Rogers, Fido or Telus Mobile

Senior Safety Line

TOLL-FREE: 1-866-299-1011

A database on community mental health programs and resources can be found at:
<https://www.ottawapublichealth.ca/en/public-health-topics/mental-health-and-addiction-services.aspx>.

For People Under 20 Years Old

Kids Help Phone (24/7): (800) 668-6868

BURIAL ASSISTANCE

If you lose a family member, there are avenues of financial support if you need help paying for burial expenses.

The Canada Pension Plan (CPP)

The CPP provides a one-time death benefit to the estate of a CPP contributor. The benefit is \$2,500. See more at <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>.

Ottawa Essential Health and Social Services Program (EHSS)

In some cases, EHSS will cover some of the costs of basic funeral expenses for people without enough money in their estate. You must apply for assistance BEFORE signing a contract with a funeral home. Call 3-1-1 to apply. For more information, see <https://ottawa.ca/en/family-and-social-services/employment-and-financial-assistance/other-supports>.

PHONE AND INTERNET BILLS

Most major phone and internet service providers have announced policies in response to the global crisis: no charges for long distance calls within Canada, no international roaming fees, no data caps on home internet plans, and no disruption of service if you are unable to pay. Call your provider to check their policy, and to negotiate payment plans, lower rates and better service.

Membership Alert!!!

Beware of Foreclosure Rescue Scams - Help Is Free!

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet Local 261 keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, Local, and Provincial governments provide many free resources to get you the help you need.

Remember, there is no need to spend any money to receive help!!

Tips to Avoid Scams

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

Emergency Response Benefit Text Scam

A newly circulating scam text reads “Alert: the emergency response benefit of Canada relief fund has sent you a deposit of \$1375.50” and is followed by a link. **DO NOT CLICK THE LINK. DELETE the text and do not reply.**

If You Suspect a Scam, call Ontario Ministry of Government and Consumer Services (800) 889-9768 or file a complaint online at

<https://www.consumerbeware.mgs.gov.on.ca/eseach/compform/english/complaint.jsp>

Do NOT apply for a Pay Day Loan!

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

TAKING CARE OF YOURSELF

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

“An ounce of prevention is worth a pound of cure”

“But always remember to practice physical distancing, wash your hands frequently and stay home”

SAMPLE LETTER TO CREDITORS

Date: _____

Dear _____,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

Signature

PRINT NAME

Account Number

Address

Phone

**BILL SLIPS
INCLUDE WHEN YOU PAY BILLS**

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Date: _____ Account # _____

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, _____ Name _____

Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

ASSETS

Checking	
Savings	
Other Assets	
TOTAL	

INCOME

	Month :
Unemployment	
Other Income	
TOTAL	

EXPENSES

	Month :
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
TOTAL	