

**Hummingbird Credit Counseling and Education, Inc.**  
3737 Glenwood Avenue, Suite 100-106  
Raleigh, North Carolina 27612-5515  
1-800-645-4959

# Internet Credit Counseling Worksheet

This worksheet is meant to provide a guide to assist a consumer in completing Hummingbird's Internet Credit Counseling Session. Please note, the internet credit counseling session is absolutely free and there is no obligation for payment. There is only a charge if the consumer is requesting a credit counseling certification pursuant to and in compliance with Section 109(h) of the U.S. Bankruptcy Code.

**\*Please note: Completing these worksheets in advance of sitting in front of our online session will save you a great deal of time. These worksheets are for the consumer's use only and not to be turned in.**

## Client Information Entry

This information is required only if the consumer is planning on seeking a certification pursuant to and in compliance with Section 109(h) of the U.S. Bankruptcy Code. If the client is NOT seeking certification and is performing the session for other reasons, we encourage the consumer to use a false name such as John Doe. If the consumer is performing this session by themselves, only the client (left side of the form) section needs to be completed. If both husband and wife are performing the certification together, then all fields must be completed.

Client First Name
Client Last Name
Client Birth Date (mm/dd/yyyy)
Client's Last Four Digits of Social Security Number (6789)

Spouse First Name
Spouse Last Name
Spouse Birth Date (mm/dd/yyyy)
Spouse's Last Four Digits of Social Security Number (6789)

## Session Identification #

After entering your information, you will receive, on the next page, a session ID number. This number is an important number to remember so write it down. If you lose connection or need to stop the session and return at a later time, this number will allow you to pick up where you last left off.

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# Internet Credit Counseling Worksheet

## Payroll Income

For each paycheck you (or you and your spouse) receive, complete a payroll form. One payroll income entry per job. You should use pay stubs from an average pay period. Include overtime amounts only if you can count on them.

	Paycheck 1	Paycheck 2	Paycheck 3	Paycheck 4	Paycheck 5
This field is used to identify the paycheck you are entering.	Description	Description	Description	Description	Description
Enter how often you receive this paycheck. Weekly, 2x per Month, Every Two Weeks, etc.	Frequency	Frequency	Frequency	Frequency	Frequency
This is the total amount that you are paid after deductions.	Take Home Amount	Take Home Amount	Take Home Amount	Take Home Amount	Take Home Amount

# Internet Credit Counseling Worksheet

## Other Income

This page covers different types of income other than that income received from a normal paycheck. For each field, enter the total amount you receive and then ensure that you select the proper frequency (how often you receive that income). If you have a type of income that could conceivably fall into more than one category, just enter it in one place.

If anyone else in your household (who is not included in this counseling session) routinely contributes to expenses, enter it here.

If you have a roommate that contributes towards rent or a boarder that contributes to your mortgage payments, enter it here. Additionally, if you have rental property and receive rent on a regular basis, enter the total here.

Interest and dividends are income that you routinely receive from stock investments or from other investments. Only enter an amount here if the income is something you receive on a regular basis (and use an average amount).

Capital gains are profits earned from the sale of property or stock. Only enter an amount here if the income is something you receive on a regular basis (and use an average amount).

Enter the amount that you receive (after insurance deductions) from Social Security, Social Security Disability or SSI.

If you do not receive either alimony or child support payments on a regular basis, enter the total amount you would receive in a year and enter annually for frequency.

This includes any or all retirement income other than that received from the Veteran's Administration or Social Security Administration.

This includes any private payments you might receive from an employer concerning disability.

If you are receiving income for worker's compensation, enter it here.

If you are receiving income from unemployment insurance, enter it here.

If you are receiving food stamps, enter the total amount you receive here.

If you are receiving payments from the Veteran's Administration, enter that amount here.

If you are receiving any form of annuity payment, enter it here.

If you own a business and receive income from that business in a form other than a formal paycheck, enter the total amount you receive after you deduct your business expenses.

This includes tips, commissions, bonuses and overtime that is not regular. Since income is not guaranteed enter the estimated amount you feel that you can count on after tax deductions.

Enter all other income you receive that we might have missed. Use averages for things such as military housing allowances, car allowances, mileage reimbursements and travel or entertainment expense reimbursements.

Other Household Income	Frequency
Rental Income	Frequency
Interest & Dividends	Frequency
Capital Gains	Frequency
Social Security Income	Frequency
Alimony/ Child Support	Frequency
Pension Payments	Frequency
Disability Insurance	Frequency
Worker's Comp	Frequency
Unemployment	Frequency
Food Stamps	Frequency
Veteran Admin Pay	Frequency
Annuities	Frequency
Net Business Income	Frequency
Tips, Commissions & Bonuses	Frequency
Other	Frequency

# Internet Credit Counseling Worksheet

## Rent Payment

You will only receive a question regarding your rent if you indicated it earlier. For your rent payment, enter it to the right. If you do not pay any rent payment, skip this section.

Rent Payment
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## Mortgage Payments

If you indicated that you have a mortgage or if you own rental property, enter your mortgage information. For each mortgage, second mortgage, etc that you are responsible for, enter it here. If you do not pay any mortgage payments, skip this section.

	Mortgage 1	Mortgage 2	Mortgage 3	Mortgage 4	Mortgage 5
This field is used to identify the actual mortgage you're entering.	Description	Description	Description	Description	Description
Enter the total amount that you owe on the mortgage.	Total Owed	Total Owed	Total Owed	Total Owed	Total Owed
Enter the total amount that you actually owe in a mortgage payment each month.	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment
Enter the amount you pay in homeowner's insurance here ONLY if it is not included in the mortgage payment.	Insurance	Insurance	Insurance	Insurance	Insurance
If you are currently behind in this mortgage payment, enter the number of months you are behind.	Payments Behind	Payments Behind	Payments Behind	Payments Behind	Payments Behind

# Internet Credit Counseling Worksheet

## Housing and Utility Expenses

If you have more than one residence or you pay more than one bill for any given category, just enter the total amount in that section. If you do not pay an expense listed, just leave it blank.

This amount might vary from season to season, so remember to take that into account and enter the average amount you expect to pay. If electricity is included in your rent, do not include it here.

This includes propane and natural gas and it will generally vary from season to season, so remember to take that into account and enter the average amount you expect to pay.

Even though this amount might vary from time to time, enter the average amount here.

Enter the average amount you pay for telephone service in your home. This should include the actual charge for service and the average amount you spend on long-distance.

Enter the average amount of all cellular telephones you pay for within your household and are not used solely for business purposes.

Enter the average amount you pay for cable television or satellite television service.

Enter the total amount you pay for internet access if it is not included in the amount that you entered for telephone or cable service.

Enter the average amount you pay for garbage pick up here.

Enter the amount you expect to have to pay over the next year for such things needed as a new roof, furnace, plumbing, repairs, etc.

Enter the total amount you spend on home owner's association dues or lot rent.

Enter Real Estate taxes that you pay directly, not through your mortgage payment.

Electricity	Frequency
Heating Fuel	Frequency
Water/ Sewer	Frequency
Telephone	Frequency
Cellular Telephone	Frequency
Cable/ Satellite	Frequency
Internet Access	Frequency
Garbage Pickup	Frequency
Home Improvement	Frequency
Home Owners/ Lot Rent	Frequency
Real Estate Taxes	Frequency

# Internet Credit Counseling Worksheet

## Living Expenses

Some categories include more than one calculation, in those cases, total up all the expenses that apply and make your best estimate.

Groceries include more than just food. Groceries include food, washing detergent, toothpaste, paper products, trash bags, toiletries, etc.

This includes the average food purchases such as pizza orders and drive through fast food you might make.

Enter the average amount you give your children to pay for their school lunches here.

Enter what you would spend on average for clothing for your family and don't forget shoes, underwear, etc.

Enter the total amount that you spend on dry cleaning and at a coin-operated laundry mat. Do not include what you spend on detergent at the grocery store.

Enter the total amount you actually pay for medical expenses that are not covered in medical insurance such as co-payments and prescription drugs.

Enter the total amount you actually pay for dental expenses that are not paid by dental insurance.

Enter the total amount you spend on gasoline

Enter the total amount you spend on oil changes, new tires, breaks and maintenance.

Enter the total amount you spend on vehicle registration and inspections.

Enter the total amount you spend on public transportation (taxi, subway, buses) and/or on tolls.

Enter the total payments you make to the gym or health club each month. You can also include any other recreational club membership expenses such as martial arts, yoga or for dance instruction.

Enter the total amount you spend on birthdays, gifts, video rentals, "going-out", vacations, movies, etc.

Enter the total amount you spend on alcohol and tobacco.

Enter the total amount you spend on magazine and newspaper subscriptions.

Enter the total amount you spend on charitable contributions. These include church tithes and offerings that are NOT deducted from your paycheck.

Enter the total amount you spend on haircuts, nails, etc. Do not include shampoo purchases and other products purchased as groceries.

Enter the total amount you spend on pet food, vet visits, etc.

Enter the total amount you spend on tutors, school activities, lessons and tuition.

Enter the total amount you spend on baby care items such as diapers, formula, etc. unless you have already included it under groceries.

Enter the total amount you spend on child or day care expenses.

Enter the total amount saved, do not include if it is a payroll deduction.

Food & Grocery	Frequency
Food (Dining Out)	Frequency
Food (School Lunches)	Frequency
Clothing Expenses	Frequency
Laundry/ Dry Cleaning	Frequency
Medical Expenses	Frequency
Dental Expenses	Frequency
Gasoline	Frequency
Vehicle Maintenance	Frequency
Other Vehicle Expenses	Frequency
Other Transportation	Frequency
Club Payments	Frequency
Entertainment	Frequency
Alcohol/ Tobacco	Frequency
Newspaper/ Magazine	Frequency
Charitable Contributions	Frequency
Grooming	Frequency
Pet Expenses	Frequency
Children Activities/ Tuition	Frequency
Baby Care Items	Frequency
Child Day Care	Frequency
Savings	Frequency

# Internet Credit Counseling Worksheet

## Other Expenses

Some categories include more than one calculation, in those cases, total up all the expenses that apply and make your best estimate.

Enter the total amount you spend on alimony payments, child support or maintenance payments only if not deducted from your paycheck.

Enter the total amount you spend to support dependents who do not live at home. This may include a college student or a parent you are responsible for.

This includes any payments you make as a result of a court order or collection that are not payroll deducted.

Enter all student loan payments.

Enter any judgments that are not payroll deducted.

Alimony, Child Support	Frequency
Dependent Support	Frequency
Court Collections	Frequency
Student Loans	Frequency
Judgments	Frequency

## Insurance Expenses

Some categories include more than one calculation, in those cases, total up all the expenses that apply and make your best estimate.

Enter the total amount you spend on renter's insurance.

Enter the total amount you spend on life insurance premiums.

Enter the total amount you spend on health insurance payments that are not already deducted in a paycheck you have entered.

Enter the total amount you spend on automobile insurance.

If you make any other insurance payments that is not payroll deducted, enter the total amount here.

Renter's Insurance	Frequency
Life Insurance	Frequency
Health Insurance	
Auto Insurance	
Other Insurance	Frequency

## Owed Taxes

If you are unsure of an exact amounts, just enter your best estimate.

If you owe the IRS any back taxes (past due amounts) and are in a payment plan, enter the total amount that you owe in back taxes and any payment arrangements that have been made.

If you owe the your State any back taxes (past due amounts) and are in a payment plan, enter the total amount that you owe in back taxes and any payment arrangements that have been made.

Enter the total amount you expect to pay in property taxes for your vehicles or other personal property, if applicable.

Total Federal Taxes	Federal Tax Payment	Frequency
Total State Back Taxes	State Tax Payment	Frequency
	Property Tax Payment	Frequency



# Internet Credit Counseling Worksheet

## Personal Loan Payments

If you own any personal loans, enter the amounts here. Examples are bank loans not tied to any property, finance company loans or payday loans.

This field is used to identify the actual loan you're entering. Use abbreviations if you wish.

Enter the total amount that you actually pay each month.

Generally personal loan payments are made monthly, change this frequency if you need to.

Loan 1	Loan 2	Loan 3	Loan 4	Loan 5
Loan Description	Loan Description	Loan Description	Loan Description	Loan Description
Total Owed	Total Owed	Total Owed	Total Owed	Total Owed
Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment

## Credit Cards Payments

Credit card payments also include store cards or traditional charge cards.

This field is used to identify the actual credit card you're entering. Use abbreviations if you wish. Include store charge cards as well.

Enter the total amount that you actually owe. Use your best guess if you do not know.

Enter the monthly payment for this credit card.

Credit Card 1	Credit Card 2	Credit Card 3	Credit Card 4	Credit Card 5
Credit Card Description	Credit Card Description	Credit Card Description	Credit Card Description	Credit Card Description
Total Owed	Total Owed	Total Owed	Total Owed	Total Owed
Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment

Credit Card 6	Credit Card 7	Credit Card 8	Credit Card 9	Credit Card 10
Credit Card Description	Credit Card Description	Credit Card Description	Credit Card Description	Credit Card Description
Total Owed	Total Owed	Total Owed	Total Owed	Total Owed
Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment