CENTRAL JERSEY
HOUSING RESOURCE CENTER

#HUDCertifiedProud

Jennifer Laterra, President | Sharon Clark, Executive Director

FINANCIAL LITERACY COUNSELING
DOCUMENT CHECKLIST

- **Below is a list of documents that your counselor will need in advance of your in-person counseling appointment (you can drop it off, mail it or use another type of delivery service). We cannot print documents from emails.**
- **Please send everything that applies to you if it is not applicable, put N/A**
- **A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why it is so important to send the information below. A budget form will be sent to you; please fill in the "plan" column and the top income information.**

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1. **Housing Expense Proof** (most recent mortgage statement) or proof of rent you pay (lease agreement, cancelled checks)

2. **Property Tax Statement** (most recent)

3. Renter or Homeowner's Insurance Statement (most recent with cost for a month or year).

4. Copy of at least one detailed **credit report** from one of the 3 credit reporting agencies. These can be obtained at **www.annualcreditreport.com** or another service you use. Once enrolled in counseling, clients can opt to have CJHRC run a FREE soft pull tri-merge credit report which will provide credit scores from the 3 credit bureaus after completing an authorization form.

5. Copies of complete Tax returns of recent 3 years, both Federal 1040 (not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online (IRS.gov) or by calling 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.

6. **Pay Stubs** (last 4 consecutive paystubs). If not working, copies of **unemployment compensation**. If self-employed, a profit and loss statement is required.

7. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc. (All separated applicants must provide a settlement agreement, divorce decree, or division of assets signed and notarized by both parties.)
8. Bank Statements (for the most previous 2 months checking and savings accounts)
9. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
10. Car Loan Statement (most recent) – if applicable
11. Car Insurance Statement (most recent)
12. Student loan statement (most recent)– if applicable
13. Credit Card Statements (most recent)
14. Cell Phone Statement (most recent)
15. Medical Expense Statement (most recent not covered by insurance) – if applicable
16. School Tuition and/or Child Care Statement (most recent) – if applicable
17. Rental Contracts/Roommate Agreement if you have someone staying in your home

Once you have all this information, please contact your CJHRC Housing Counselor at (908) 446-0036 or email CJHRC at 2cjhrc@gmail.com.

2025 Front Office Originals/Financial Literacy Checklist