

## Financial Hardship Worksheet



Member Number: \_\_\_\_\_

Member's Name: (Please Print) \_\_\_\_\_ Co-Borrower: (Please Print) \_\_\_\_\_

Home or Cellphone No.: \_\_\_\_\_

Member's Email: \_\_\_\_\_

*I/We request assistance with my/our:*      Auto Loan                  Equity Loan                  First Mortgage                  Personal Loan                  Visa

Year of vehicle                  Make of vehicle                  Model of vehicle                  Mileage

Condition:  
 Excellent                   Good                   Average                   Poor

If applicable, please provide a brief description of needed repairs:

Property address securing your real estate loan with Pacific Service Credit Union:

Are you currently employed?     Yes     No    Has your income been reduced; if yes, by what amount? \$ \_\_\_\_\_ /Monthly

What event(s) caused your financial hardship and when did it begin?

What actions have you taken to resolve your financial hardship? (e.g. obtained additional income, reduced monthly expenses, etc.)?

Detail of Household Income		Detail of Household Expenses	
Gross Wages (include overtime and tips)	\$	Total Primary Mortgage or Rent Payment	\$
Child Support/Alimony Received*	\$	Credit Cards/Installment Loans	\$
Non-Taxable Social Security/SSDI	\$	Child Support and/or Alimony Payments	\$
Taxable Social Security	\$	Auto Loan or Lease Payment	\$
Retirement, Annuities and/or Pension	\$	Mortgage Payments on Other Properties	\$
Rental Income Received	\$	HOA or Condo Fees	\$
Unemployment Income Received	\$	Utilities	\$
Food Stamps/Welfare Received	\$	Discretionary Expenses	\$
Other Income	\$	Other Expenses	\$
<b>TOTAL MONTHLY INCOME</b>	<b>\$</b>	<b>TOTAL MONTHLY EXPENSES</b>	<b>\$</b>

\* Alimony, child support, or separate maintenance income need not be revealed if the borrower or co-borrower does not choose to have it considered for repaying this loan.

Additional information you believe will be helpful in evaluating your request:

By signing this Financial Hardship Worksheet, I/we agree that Pacific Service Credit Union may discuss or obtain credit information about my loan and financial situation from a third party. I/We understand that collection activity may continue while Pacific Service Credit Union evaluates my request.

I/We understand that all open-end line of credit and credit card accounts that I/we have with Pacific Service Credit Union will be revoked upon Pacific Service Credit Union's receipt of this request.

I/We understand that the If I/we have added any insurance products to my/our loan, the terms of coverage will not be extended to my/our new maturity date. I/We understand that a deferred payment may impact GAP claims on vehicle loans.

I/We affirm that the information provided in the Financial Harship Worksheet and the required documents listed are true and correct to the best of my/our knowledge.

The following documents are required to complete your request:

The last two years of personal tax returns

Copies of your most recent paystubs

The last two months of your official bank/CU statements (other than PSCU statements)

\*Optional - Any other documentation you feel will assist PSCU in evaluating your request.

X \_\_\_\_\_  
Member Signature Date

X \_\_\_\_\_  
Co-Borrower Signature Date