

A Child's Dream
Licensed Child Placement Adoption Agency
WA BUS ID# 210756
P. O. Box 680, Poulsbo, WA 98370
Phone: 360-598-6533
Fax: 360-697-5622
e-mail: amadoptions@comcast.net

Dear Adoptive Parent(s):

Thank you for contacting our organization regarding private placement adoptions through A Child's Dream. We congratulate you on gathering as much information as possible, whether you are just now considering the option to adopt or have made the decision to adopt and are considering this your first step.

We are very excited to share with you information regarding the adoption process and the services our agency has to offer. We take great pride in our staff at A Child's Dream. The founder and director of A Child's Dream has helped in the placement of many children in adoptive homes throughout the U.S. Our agency is able to provide valuable insight and knowledge on the joys and realities of the adoption process. Our staff works on a one to one basis with adoptive parent(s) and birth parent(s), therefore our client base of prospective adoptive parent(s) is small. We differ from other adoption agencies in that we are personally involved with our clients and birth parent(s), giving special attention to matching your needs with those of the birth parent(s) and baby. At A Child's Dream, we work hard to provide you with that special service you require during this most critical process.

ABOUT OUR SERVICES

Although there is no set formula for the adoption process, there are particular services we offer that we have found to be crucial to the success of a private adoption. Again, our goal is to match the needs and wishes of the adoptive parent(s) as closely as possible with those of the birth parent(s) and baby. As prospective adoptive parent(s), we provide you with the following services:

1. Initial meeting to discuss the adoption process and answer your questions.
2. Separate meetings by agency personnel (personally or by telephone) with birth parent(s) to determine her commitment level and screen her (them).

Once we initiate contact between a birth parent(s) and the adoptive parent(s), other services we offer, include the following:

1. Referrals to caring counselors for the birth parent(s), if needed or requested.
2. Coordinating meetings between the adoptive parent(s) and the birth parent(s).
3. Obtaining medical authorizations from the birth parent(s).
4. Assistance in creating a hospital plan for the birth parent(s) and adoptive parent(s).
5. Coordination with hospital staff regarding the birth parent(s) stay, as well as the birth parent(s) and the child's release.

6. Assistance in gathering all medical and hospital records concerning the birth parent(s) and the child.
7. Gathering background information on the birth parent(s), including health, ethnic, and social history.
8. Upon request of the adoptive parent(s), assistance in arranging for drug and HIV screening of the birth parent(s).
9. Assisting the birth parent(s) with transportation to and from treating physicians and hospitals.
10. Meeting with the adoptive parent(s) and the birth parent(s) at the hospital after the child's birth (unless distance does not make this feasible).
11. Follow up telephone calls with the birth parent(s) and the adoptive parent(s).
12. All legal work needed for the adoption to be completed by the agency or attorney in your home state.
13. Processing and assisting in obtaining ICPC approval from the Interstate Compact.
14. Access to Federal tax information regarding adoption.
15. Coordination assistance between birth parent(s), attorney, agency, counselors, and adoptive parent(s).

We also provide assistance with the following:

1. Information about availability of children in particular localities, including the critical need for parent(s) for some of these children.
2. How to collect appropriate documentation.
3. Preparation of certain documents on behalf of clients.
4. Examination of all required documents for sufficiency.
5. Assistance with certain authentication procedures, as required by the child's home state.
6. Submissions of documents to appropriate authorities.
7. Keeping applicants informed on the progress of their applications.
8. Informing applicants of the child that has been proposed for adoption by the appropriate organization in the child's home state.
9. Providing advice about traveling to the child's home state.

THE ADOPTION PROCESS

The "Dear Birth Parent(s)" letter gives you an opportunity to portray who you are. The letter is filled with information on your personality, career, lifestyle, hobbies, religion, and dreams for the future. It is your opportunity to reach out to a birth parent(s) on a personal level and relay to her all the warmth and love you can offer a child. Please review the information entitled "Preparing a Family Profile" contained in this packet.

Our extensive outreach and advertising programs allow many birth parent(s) from different states access to our agency. Once we are contacted by a birth parent(s), our agency conducts a preliminary screening and obtains information from her regarding her personal and medical history. We discuss with the birth parent(s) what she would like in an adoptive couple and what environment she would like for her child. Based on this information, we allow the birth parent(s) to choose an adoptive couple through their "Dear Birth Parent(s)" letter, "Profile at a Glance" (included in this packet), and the life

book photo album each adoptive couple provides to our agency. The birth parent(s) carefully considers each couple presented to her and selects the adoptive parent(s) with whom she feels most comfortable. A Child's Dream then arranges for the birth parent(s) to meet with the adoptive parent(s).

Be sure to send us your home study as soon as it is available. We cannot actually match you with a birth parent(s) until you have a completed home study. However, if your home study is still in the process, go ahead and send in your completed application and profiles so our Child Placement Supervisor can begin reviewing your information.

FEES

The agency fee is guaranteed and is applied to another adoption if anything were to happen once you were matched with a birth parent(s). If your birth parent(s) decides to parent her child, or the child has a non-correctable medical condition, which is detected at birth, the only costs you will lose will be any approved living expenses you agreed to provide your birth parent(s) during her pregnancy and the social worker fees expended. When you are matched with a birth parent(s), you will be provided with a breakdown of any anticipated living expenses and social worker fees so you will know the total cost of your adoption. Other than an initial application fee of \$500.00, we do not require any additional prepaid fees until a birth parent(s) has chosen your profile.

FINALIZING YOUR ADOPTION

You must obtain legal counsel or use an agency in your home state to finalize your adoption. The Agency will provide the adoptive parent(s) with the birth parent(s) consent documents. Depending upon the law of the birth parent(s) state, termination of the birth father's rights should be available. Our agency will be happy to provide you with names of adoption professionals in your area upon request.

Through our work and efforts we experience the joys of helping adoptive parents' dreams come true and the contentment in a birth parent(s) decision knowing her child is cared for and loved so very much.

Deciding on adoption is never easy. Once you have contemplated and weighed your options, you may decide you would like more information on adoption and on our agency. We would appreciate the opportunity to provide you with additional information and to arrange a meeting with you. Please call us at 360-598-6533, or e-mail us at amadoptions@comcast.net. We look forward to working with you.

Sincerely,

The Entire Staff at A Child's Dream

References available upon request.

**PROCEDURE OVERVIEW FOR ADOPTIVE PARENT(S)
APPLYING WITH A CHILD'S DREAM LICENSED ADOPTION AGENCY**

1. Send your profile and adoption information with the following:
 - a. Dear Birth Parent(s) letter: Write a letter telling potential birth parent(s) as much as you can about yourselves. Include your hobbies and interests, your occupations, your personalities, your experience and loss at not having children (or more children), your pets, your favorite vacations, your extended family, your dreams, and a description of your home.
 - b. Pictures: Include at least ten to twenty pictures of yourselves, fun times, vacations, pets, your home, relatives, etc. Place your pictures on 8½ by 12 paper and write or type in captions explaining each photo. Then put them in a notebook with your birth parent(s) letter. You will not get your profile back, so you may wish to send us copies, which can be made at Kinkos or another copying facility. Be as creative as you wish when putting your profile together. Please send us two copies.
 - c. Home Study: If you do not have a home study, you will need to have one done and approved by a licensed Social Worker before you apply with this agency.
 - d. Enclosed you will find a Memorandum of documents needed to complete your application. Our office must have all of these documents in order to complete your adoption with our agency.
 - e. **\$500.00 non-refundable application fee. This application fee is good for one year.** A Child's Dream shows your pictures and letter to birth parent(s). Usually three or four couples are presented to each birth parent(s).
2. Once a birthparent(s) chooses you, you meet your birthparent(s). If you then feel like proceeding with the adoption you sign a contract and deposit agency fees and living expenses with our agency.
3. Keep in touch with us and with your birth parent(s) throughout the pregnancy.
4. Either an agency representative or the attorney representing the agency in the birth parent(s) state will meet with you and explain the laws of the jurisdiction as well as meet with you and the birth parent(s) jointly.
5. Travel to the birth parent(s) state of residence, when the agency notifies you. Sometimes you will be allowed to be present at the delivery. This is the birth parent(s) option. Usually you can be with the baby while she or he is in the hospital.

6. When the hospital releases the baby, an interview will be set up usually the same day you representative of A Child's Dream. At that time you will be given a temporary custody order. The temporary order should be faxed to your insurance company so they baby will have medical coverage. If your baby is delivered outside of Washington, other states have similar documents that you will need that will allow you to provide the child with medical care while you are waiting for a final decree.
7. You must stay in the birth parent(s) state until we receive approval from Interstate Compact on the Placement of Children, from both the birth parent(s) state and your state of residence. At least one adoptive parent and the child/ren being adopted should plan to stay in that state from approximately 7-14 days.
8. Return home and have the required in home post placement visits.
9. Once you have completed the required post placement visits, you will need to have your attorney write the central office in Washington a letter stating any documents he or she will need. Upon an audit of your file and A Child's Dream has all the documents needed to complete your file, we will consent to the adoption.
10. Once your attorney has the documents he or she needs, they set up a court date for finalization.

Congratulations! You now have a new member in your family and in addition have become a part of the larger family of A Child's Dream.

Copyright © 1998, 1999 A Child's Dream This document is the property of A Child's Dream Duplication, publication or decimation of this document in whole or in part is strictly prohibited without the express written permission of A Child's Dream

ADOPTION INFORMATION/APPLICATION FOR A CHILD'S DREAM

A \$500.00 application fee made out to A Child's Dream must accompany this application along with a copy of your approved home study and the Interstate Compact on Placement of Children: Rules and Regulations. If your application is not complete, it will not be processed.

(All information will remain confidential unless your permission is granted, in writing, to release part or parts of it.)

Date: _____

Applicant #1 full name: _____

Applicant #2 full name (including maiden): _____

For court papers/legal documents which your full name, do you sign with your middle name or your maiden name? _____

Home address: _____

Home telephone number: (____) _____

Applicant #1 cell/mobile number: (____) _____ Pager (____) _____

Applicant #2 cell/mobile number: (____) _____ Pager (____) _____

Home fax number: (____) _____

E-mail address: _____

Date and place of marriage: _____

Names and birth dates of children of this marriage. State whether adopted or biological.

Who referred you to us? _____

PERSONAL INFORMATION

Please provide pictures in the blocks below:

Picture of yourselves	Picture of your home
------------------------------	-----------------------------

APPLICANT #1: Age and date of birth: _____
Social Security No.: _____ Driver's License No. _____
Race/Nationality: _____
Weight & Height: _____
Education: _____
Occupation: _____
Employer: _____
How long? _____
Office address: _____
Office telephone: _____ Fax _____
Office e-mail: _____
Annual income: _____
Religious preference: _____
Dates of previous marriages and divorces: _____
Children by previous marriages: (ages and custody status) _____

APPLICANT #2: Age and date of birth: _____
Social Security No.: _____ Driver's License No. _____
Race/Nationality: _____
Weight & Height: _____
Education: _____
Occupation: _____
Employer: _____
How long? _____
Office address: _____
Office telephone: _____ Fax _____
E-mail: _____
Annual income: _____
Religious preference: _____
Dates of previous marriages and divorces: _____
Children by previous marriages: (ages and custody status) _____

Are either of you enrolled or eligible for enrollment in any Indian Tribe? What Tribe?

FAMILY BACKGROUND

APPLICANT #1: Father's name: _____
Address: _____
Phone number: _____
Age and occupation: _____

Mother's name: _____
Address: _____
Phone number: _____
Age and occupation: _____

Brothers and/or sisters: Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

APPLICANT #2: Father's name: _____
Address: _____
Phone number: _____
Age and occupation: _____

Mother's name: _____
Address: _____
Phone number: _____
Age and occupation: _____

Brothers and/or sisters: Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

Name: _____
Address: _____
Phone number: _____
Age and occupation: _____
Marital status and spouse's name: _____
Names and ages of children: _____

MEDICAL PROBLEMS

Past or present

Applicant #1: _____

Applicant #2: _____

REFERENCES

Please list three references (we require a total of five) that have written letters on your behalf. Please also enclose all five letters. It is the policy of our agency to call these references to verify that the individual(s) actually wrote the letters.

Name: _____
Address: _____
Phone number: _____

Name: _____
Address: _____
Phone number: _____

Name: _____
Address: _____
Phone number: _____

What other methods are you using to try and adopt? _____

How long have you been trying to adopt? _____

Have either of you ever had psychiatric problems or problems with alcohol or drug abuse? Please explain. _____

Have you applied for a child elsewhere? If so, when and where? What were the results? _____

INFORMATION ON CHILD YOU WISH TO ADOPT

Nationality you would accept:

Caucasian:	_____	Marshall Islands:	_____
Hispanic:	_____	Hispanic mix:	_____
African American:	_____	African American mix:	_____
Asian/Oriental:	_____	Asian/Oriental mix:	_____
Hawaiian	_____	Hawaiian mix:	_____
Other:	_____		

Would you accept:

An older child? _____

To what age? _____

More than one older child if siblings? _____

A child with a correctable medical condition? _____

A child with a cleft lip/cleft palate? _____

A child with a non-correctable medical condition? _____

If yes, please explain any limitations: _____

Would you accept a child whose biological parent(s):

Were drug addicted? _____

Had previously used drugs? _____

Had previously been drug addicted? _____

Were presently using alcohol? _____

Were alcohol addicted? _____

Had previously been alcohol addicted? _____

Had not finished high school? _____

Had not finished college? _____

Had criminal convictions? _____

Had mental illness? _____

Would you accept an open adoption, where the birth parent(s) know your names and possibly meet with you periodically after the birth of the baby? _____

Would you accept a semi-open adoption? _____

Our agency requires you to send pictures of the child, through our office, on a yearly basis. Are you willing to do so? _____. Would you be willing to send pictures and/or letters more often? _____

YOUR HOME

Do you own or rent your home? _____
If own, value of home: _____
Mortgage left on home: _____
Rent or house payment: _____

FINANCES

List your assets: _____

Liabilities: _____

Do you have health insurance? _____
Life insurance? How much? _____

GENERAL QUESTIONS

How much are you willing and able to spend on an adoption? _____

Why do you wish to adopt a child? _____

Have you ever been convicted of a felony? If so, please explain: _____

Any other comments or information you would like to add: _____

A Child's Dream places children with both single professionals and couples. Couples must be legally married for two years. If married and either applicant have been divorced, the agency prefers they be married for five years. Priority is given to the religious preferences of the birth parent(s) in selecting an adoptive family.

SIGNATURES:

Applicant

Date

Applicant

Date

PARENT(S) PROFILE AT A GLANCE

Please complete this form and return it to our office along with your application. This information will be shown to birth parent(s) giving them preliminary information. Please be concise on comments, as space is limited. Please type or print the information. Thank you.

LENGTH OF MARRIAGE _____

NUMBER OF CHILDREN _____

PARENTING PHILOSOPHY _____

CHARACTERISTICS OF ADOPTIVE FAMILY MEMBERS

Name		
Age and/or birth date		
Height		
Weight		
Build		
Hair color		
Eye color		
Birth order		
Siblings		
Personality		
Sense of humor		
Family role		
Most disliked chore		
Education		
Religion		
Occupation		
Favorite date with spouse		
Hobbies/interests		
Favorite color		
Food		
Restaurant		
Dessert		
Ice cream flavor		
Sport to play and/or watch		
Animal/pet		
Music		
Book		
Author		
Movie		
TV show		
Toy/plaything		
Family activity		
Vacation spot		

CHILDREN IN THE HOME

Name		
Age and birth date		
Height		
Weight		
Build		
Hair color		
Eye color		
Birth order		
Adopted Or biological		
Personality		
Sense of humor		
Most disliked chore		
Grade		
Hobbies/interests		
Favorite color		
Food		
Restaurant		
Dessert		
Ice cream flavor		
Sport to play and/or watch		
Animal/pet		
Music		
Book		
Author		
Movie		
TV show		
Toy/plaything		
Family activity		
Vacation spot		

Please answer the following questions as thoroughly as you can. Your answers will be given to your birth parent(s) so she can have an idea of your parenting philosophy and how you plan to raise your child.

1. When do you plan to tell your child he/she was adopted? How will you approach this subject?
2. What do you believe will be the effect on your adopted child if you have a biological child after your adoption?
3. If you already have children, how will the adoption of this child affect them?
4. How do you plan to discipline your child?
5. What are your educational goals for your child?
6. How will you react if your child does not achieve this goal?
7. What will you do if a physical or mental handicap develops?
8. What is your plan for religious training?
9. Have you given care to children in your home prior to your plan to adopt?
10. Why do you want to adopt?
11. If you are adopting a child of another race or nationality, how do you plan to preserve your child's ethnic and cultural heritage?

TRANSRACIAL/TRANSCULTURAL QUESTIONNAIRE

To be completed by adoptive applicants who desire to parent a child of a race or culture different from their own.

1. What are the reasons you wish to adopt a child of a race, culture or ethnic group different from your own?
2. How will the following people respond to or accept a child of a race or culture different from their own? What type of relationship can be expected?
 - a. Extended family:
 - b. Other children in your home:
 - c. Friends, neighbors and community:
3. Of the children you have identified you wish to adopt, what are your perceptions of the child's racial or cultural group?
4. How will your child learn about his or her cultural history, traditions and values?
5. How will you show the child that his or her cultural and racial origins are valuable and valued?
6. What opportunities will be provided the child for positive expressions of ethnicity (i.e., leisure time, family life, music, social networks and organizations)?
7. How will your child learn to have a bi-cultural perspective?
8. What is:
 - a. Your understanding of racism?
 - b. Experience with racism?
9. How will you answer your child's questions about the Trans-racial adoptive placement?

PREPARING A FAMILY PROFILE

Your family profile is often a birth parent's first introduction to your family, so it should provide a picture of what the child's life will be like with you. Show your unique personality and lifestyle through specific and descriptive examples of your activities, feelings, and relationships. Think about what you like to know about people when you first meet them, and share that information about yourselves. As you write, it may sound like the biographical information in your home study. However, this is written **TO THE BIRTH PARENT(S)**, who will not see your home study.

CONTENT IDEAS

Opening/Introduction Begin with any informal greeting that is comfortable. Describe to the birth parent(s) how you feel about being considered. You could also use this first paragraph to acknowledge their courage in deciding to make an adoption plan.

Biographies Briefly describe your lives, and include highlights. Have you always lived in the same town? Did your family travel during summer vacations? Where did you go to college? Does one of you have a mischievous nature?

Your relationship How did you meet? How long have you known each other? What strengths do you each bring to your marriage?

Your lives now What do you both do for a living? What do you both enjoy about your jobs? What hobbies do you pursue? Do you have pets? Do you attend church? Do you go out regularly with a special group of friends?

Your family Do you have lots of siblings? Do you visit each other frequently? Do you have relatives who are adopted or adoptive parent(s)? How does your family feel about your decision to adopt?

Your community Do you live in or near a large town? Are you in a house or an apartment? Are there a lot of children in your neighborhood? Do you enjoy attending cultural festivals, theater presentations, or concerts in your community? Describe any special features about your home that makes it enjoyable for you and that makes it a positive environment for a family, but do not make it sound like a real estate ad!

Life as parent(s) Why do you want to adopt? How do you expect your lives to change when a child enters your life? What experiences with children have you had? Given your work situations, who will be available to be with the child after placement? What are your long-range childcare plans – flexible schedules, one parent at home, in home care?

Child desired If you are interested in a child of another race or ethnic group, you may want to mention this, either within the profile or in a separate cover letter to our office.

Relationship with birth parent(s) You may want to mention how you see your relationship with the birth parent(s), especially the birth parent(s). Do you want to meet her? Exchange letters and pictures? How flexible are you about the openness in your relationship?

Photographs Like the text, photos should convey your personality and lifestyle. Include pets, your home, hobbies or activities, and at least one shot of the two of you that shows your faces clearly. Photos should be in focus and not be over or under developed. Be sure to include captions. Please do not include pictures with adult beverages in them.

FORMATTING IDEAS

Organization Each family's profile is different from all the others. After the introductory paragraph, group thoughts together as you feel they are important. You may intersperse photographs with text, or follow the text in a group. You may want to use subheadings, or you may prefer a more free-flowing style.

Style Use the first person, and refer to each other by first names only. Write as though you are conversing with someone, or writing to a friend. Some couples will each write about the other, or will write about themselves first, then "combine authorship" on other parts. Use specific examples. Check for grammatical and spelling errors.

Printing Type your text with a typewriter or computer. Use a standard font size and style for legibility. Type photograph captions also. Sign your names at the end.

Presentation You may want to enclose your profile in a 3-ring notebook, 3-prong folder, or other cover for protection. You may use white, pastel, or other decorative paper. You may want to slide pages into sheet protectors. If you are working with more than one intermediary, you may wish to create a master profile with original photographs, and make a color photocopy of pages with photos for the profile. Your profile should look like a thoughtful well-put-together presentation of yourselves. Your profile should contain between ten and twenty photographs, with no more than three or four photographs on one page.

DO NOT...

- Try to present yourselves as what you think a birth parent might want, but as you really are.
- Include identifying information (last names, address, telephone number, name of workplace or church) unless your intermediary has requested it.
- Hand write information unless specifically requested by your intermediary.
- Forget to ask your intermediary for specific guidelines – information to be included, number of photographs, length, etc.

Adapted with permission from information provided by Crisis Pregnancy Outreach in Tulsa, the law firm of Bone, Smith, Davis, Hunt & Dickman in Tulsa, and Virginia L. Frank, Attorney in Oklahoma City. Duplication, publication or decimation of this document in whole or in part is strictly prohibited without the express written permission of Crisis Pregnancy Outreach in Tulsa, the law firm of Bone, Smith, Davis, Hunt & Dickman in Tulsa, and Virginia L. Frank, Attorney.

DOCUMENTS NEEDED TO COMPLETE APPLICATION

The following documents will be needed in order to complete your application with our office. Many of these documents will have already been obtained by your home study professional. You may need to contact them and request that they attach those documents to your home study, or provide you or us with copies. Your home study must have been completed within one year of your pending adoption. Otherwise, you must also provide our agency with a home study update. Please note that Oklahoma law requires that you have a face-to-face meeting for your updated home study, and that your reference letters and criminal background checks also be updated at that time.

	A #1	A #2
1. Birth certificate(s)		
2. List of household budget/expenses		
3. Divorce Decree from previous marriages (if applicable)		
4. HIV test results; HIB, B and HIB, C test results		
5. Home Study (<u>and</u> update if applicable) (two copies with original signatures from your home study professional)		
6. Income tax returns for last three years for <u>both</u> Adoptive Parent(s) (first page only)		
7. Verification of income (letter from employer) and current employment history (where and for how long)		
8. Copy of Indian Heritage enrollment card (if applicable)		
9. Marriage license		
10. Verification of medical insurance under which child will be covered		
11. Military discharge papers (if applicable)		
12. Updated physician's report		
13. Three reference letters, with phone numbers for purposes of verifying (for example, minister, employer, friend)		
14. Copy of social security cards		
15. State Bureau of Investigation report; fingerprint check, Sex Offender and Child Abuse Registry, where available		
16. Medical History Report		
17. Picture profile and "Dear Birth Parent(s)" letter (three copies)		

We do not need originals of any documents **EXCEPT** the home study and update. For your convenience we have provided a column on the right hand side of the page so you can check off the items you are providing to our agency.

Please call our office at 360-598-6533 or e-mail us at amadoptions@comcast.net if you have any questions about the requested documents. Copyright © 1998, 1999 A Child's Dream. This document is the property of A Child's Dream. Duplication, publication or decimation of this document in whole or in part is strictly prohibited without the express written permission of A Child's Dream.

INCOME AND BUDGET FORM

KINDLY LIST AVERAGE MONTHLY EXPENSES

Gross Monthly Income_____

Net Monthly Income_____

Rent _____

Car Expenses _____

Charitable Contributions/Membership Dues _____

Church Contributions _____

Clothing, cleaning, etc. _____

Food (Including milk, lunches outside home, etc.) _____

Health Care (Doctor, Dentist, Medicine, etc.) _____

Household Repairs and Furnishings _____

Installment Payments (appliances, car, household _____

furnishings, loans, etc) _____

Insurance Payments _____

Mortgage and Tax Payments on home _____

Recreational Expenditures _____

Utilities (light, heat oil, gas, electricity, phone) _____

DEBTS

Name of Bank, Finance Company, etc, With whom the debt was incurred	Year Incurred	Original Amount	Current Amount Owed
_____	_____	_____	_____
_____	_____	_____	_____

LOANS _____

OTHER DEBTS _____

ASSETS

BANK SAVINGS, BONDS _____ OTHER ASSETS _____

LIFE INSURANCE: Applicant _____ Applicant _____
Children _____

OTHER INSURANCE (Mortgage, Property, etc.)

Does insurance provide any income in case of illness, accidents, etc.? Please explain. _____

Do you have any additional income in case of illness, accident, etc.? Please explain. _____
