HOME FINANCES WORKSHEET

Credit Check-Up

Equifax
Equifax.ca

TransUnion
Transunion.ca

Be in the (credit) know! Check your credit for free through Equifax Canada or TransUnion — it won't impact your score and can help you address or improve any issues.

Action Items

Give yourself a credit check Equifax or TransUnion	☐ Score:
Clear outstanding debt late bills, collections, judgements	☐
Stay squeaky clean make all minimum payments on time	☐

What Do You Owe?

Gather a list of your debts such as: credit cards, bank loans, student loans, payday loans, bank account overdrafts, lines of credit, and finance agreements. Be sure to ask your broker before closing any accounts, or let them know if any are in arrears. A lender will also include child support and alimony payments as part of your financial commitments.

Account Name	In Arrears	Current Balance	Limit (if revolving)	Regular Payment Amount	Usage	Due Date
	☐	$	$	$	%	
	☐	$	$	$	%	
	☐	$	$	$	%	
	☐	$	$	$	%	
	☐	$	$	$	%	
	☐	$	$	$	%	
	☐	$	$	$	%	
	☐	$	$	$	%	