

Form 65

Monthly Income and Expense Statement of the Bankrupt/Debtor and the Family Unit
and Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt
(Section 68 and subsection 102(3) of the Act; Rule 105(4))

(Title Form 1)

Original **Amended**

Information concerning the monthly income and expense statement of the Bankrupt/Debtor and the Family Unit, the financial situation of the Bankrupt/Debtor and the Bankrupt's obligation to make payments to the estate of the Bankrupt pursuant to section 68 of the Act are as follows:

Monthly Income						
No.	Type of income ¹	Details	Income exempt from the operation of the Act	Bankrupt/ Debtor	Other members of the Family Unit <input type="checkbox"/> One or more members of the Family Unit refused or neglected to divulge income (Provide required details in comments)	Total
			<input type="checkbox"/>	\$		\$
				Total Net Monthly Income: \$__ (1)	Total Net Monthly Income: \$__ (2)	Total Net Monthly Income of the Family Unit ((1)+(2)): \$__ (3)

¹ Choose one option for each line: Net employment income; Net pension/annuities; Net child support; Net spousal support; Net employment insurance benefits; Net other insurance benefits; Net social assistance; Gross self-employment income (*Exclude from totals*); Net self-employment income; Net government benefits (*Provide details*); Net other benefits (*Provide details*); Other net income (*Provide details*).

Form 65 – Continued

Monthly Non-Discretionary Payments					
No.	Type of payment ²	Details	Bankrupt/ Debtor	Other members of the Family Unit	Total
			\$		\$
			Total Monthly Non-Discretionary Payments: \$__ (4)	Total Monthly Non-Discretionary Payments: \$__ (5)	Total Monthly Non-Discretionary Payments of the Family Unit ((4)+(5)): \$__ (6)

² Choose one option for each line: Child support payments; Spousal support payments; Child care; Medical condition expenses; Fines/penalties imposed by the Court; Expenses as a condition of employment; Debts where stay has been lifted; Other payments (*Provide details*).

Available monthly income of the Bankrupt/Debtor ((1) - (4)): \$_____ (7)
 Available monthly income of the Family Unit ((3) - (6)): \$_____ (8)
 Bankrupt's/Debtor's portion of the available monthly income of the Family Unit ((7) / (8) X 100): _____% (9)

Monthly Expenses of the Family Unit			
No.	Type of expenses	Details	Monthly Total
	Housing ³		\$
	Personal ⁴		\$
	Living ⁵		\$
	Transportation ⁶		\$
	Insurance ⁷		\$
	Payments ⁸		\$

³ Choose one option for each line: Rent/mortgage/hypothec; Property taxes/condo fees; Heating/gas/oil; Telephone/cell phone; Cable/streaming services; Internet; Electricity; Water; Furniture; Other.

⁴ Choose one option for each line: Tobacco/vaping/cannabis; Alcohol; Meals/restaurants; Entertainment/sports; Gifts/charitable donations; Allowances; Other.

⁵ Choose one option for each line: Food/grocery; Laundry/dry cleaning; Grooming/toiletries; Clothing; Other.

⁶ Choose one option for each line: Vehicle lease/payments; Vehicle insurance/registration; Repair/maintenance/gas; Public transportation; Other.

⁷ Choose one option for each line: Home; Furniture/contents; Life; Other.

⁸ Choose one option for each line: To the estate; To secured creditor (*Other than mortgage and vehicle*); To provider of financial advice (*Other than the Licensed Insolvency Trustee*); Other.

Total monthly expenses of the Family Unit: \$_____ (10)
 Monthly surplus or (deficit) of the Family Unit ((8) - (10)): \$_____ (11)

Form 65 – Concluded

Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt/Debtor

Payments to the estate as per agreement

Total amount Bankrupt/Debtor has agreed to pay monthly: \$ _____ (12)
Amount Bankrupt/Debtor has agreed to pay to repurchase assets (*Provide details*): \$ _____ (13)
Residual amount paid into the estate ((12) - (13)): \$ _____ (14)

Payments required by Directive No. 11R2, Surplus Income

Number of persons in the Family Unit, including the Bankrupt/Debtor: _____
Monthly amount required to be paid to the estate by the Bankrupt/Debtor as surplus income obligation: \$ _____ (15)
Difference between the residual amount paid into the estate and the amount of the surplus income obligation ((14) - (15)): \$ _____ (16)
Provide details if the required payments are not being made: _____

Remarks

Provide details on the amended information in the *Monthly Income and Expense Statement of the Bankrupt/Debtor and the Family Unit and Information (or Amended Information) Concerning the Financial Situation of the Individual Bankrupt*: _____

The amended information relates to a material change in the financial situation of the individual Bankrupt/Debtor.

Other applicable comments: _____

Dated at _____, this _____ day of _____.

Licensed Insolvency Trustee

Bankrupt/Debtor

Notes: In a joint assignment, only one form is required and each debtor's monthly income and non-discretionary expenses have to be explained in detail.

If a copy of this Form is sent electronically by means such as email, the name and contact information of the sender, prescribed in Form 1.1, must be added at the end of the document.