



FINANCIAL WORKSHEET for DEFERRED PAYMENT ARRANGEMENT

If your Central Hudson residential account is past due, and you are unable to pay the full amount, you may enter into a monthly plan. Under a payment plan, you will be required to pay a down payment, monthly installments on your arrears and future bills as they are issued.

In order for us to determine payment terms, you will be asked to provide certain personal financial information. This information will be used to determine how much you can afford to pay towards the past-due balance that has accumulated on your account. All payment plans require monthly installments to pay off the past-due charges together with payments for new bills as they are received. Some payment plans also require a downpayment.

This worksheet is designed to help you be prepared for your discussion with us. It outlines the questions our representatives will ask and provides you with a convenient place to record your information.

Contact Us

Print out a copy of this worksheet, and complete it. After you have done so, contact one of our Customer Service Representatives to determine your eligibility for a payment agreement.

Your Current Resources

Cash on Hand (<i>The amount of cash you have readily available to you</i>)	\$ _____
Checking Account Balance (<i>The balance in your checking account as of the day you contact us</i>)	\$ _____
Savings Account Balance (<i>The balance in your savings account as of the day you contact us</i>)	\$ _____
Other	\$ _____
TOTAL RESOURCES	\$ _____
Amount Available for Down payment	\$ _____

Your Monthly Expenses

Your regular, expected expenses that you pay every month:	
Shelter (rent, mortgage)	\$ _____
Real Estate Taxes (<i>if not included in mortgage</i>)	\$ _____
Insurance Payments (<i>except car insurance</i>)	\$ _____
Food/Non-Food	\$ _____
Medical	\$ _____
Utilities	\$ _____
Other Fuel	\$ _____
Basic Telephone	\$ _____
Car Expenses	\$ _____
Transportation	\$ _____
Personal Needs (<i>max. \$45/person</i>)	\$ _____
Child Care	\$ _____
Court-Ordered Payments	\$ _____
Other	\$ _____
TOTAL EXPENSES	\$ _____

Your Monthly Income

This is money you expect to receive, such as wages or security benefits	
Mo. Wages (after deductions)	\$ _____
Public Assistance	\$ _____
Social Security	\$ _____
SSI	\$ _____
Unemployment	\$ _____
Food Stamps	\$ _____
Other	\$ _____
Other	\$ _____
TOTAL INCOME	\$ _____
LESS EXPENSES	\$ _____
BALANCE	\$ _____

Your Account Information

Customer Name	_____
CH Account No.	_____
Telephone No.	_____
Address	_____ _____
No. Adults in Household	_____
No. Children (under 18) in Household	_____
For details, and to discuss your completed worksheet, call a customer service representative at 452-2700 , or 1-800-527-2714	