

All residential customers applying for a Minimum Deferred Payment Agreement are required to provide a financial statement verifying income and expenses before being offered a Minimum Deferred Payment Agreement.

Specific information items required for the financial statement are listed below. Please submit all that are applicable:

Proof of Monthly Income Sources:

- **Pay Stub:** 4 consecutive weeks
- **Letter from Employer:** Printed on company letterhead, signed, and dated.
- **Income Tax Return**
- **Business Records**
- **Notarized Letter from employer:** Must show amount.
- **Self Employed:** Signed and dated income tax return and all schedules' records of earnings and expenses.
- **Unemployment Benefits:** Award Letter/Benefit Check/Correspondence from NYS
- **Private Pension/Annuities:** Statement from pension/annuity.
- **Social Security:** Award Letter/Benefit Check/Correspondence from Social Security Administration.
- **Child Support/Alimony:** Notarized letter from person providing support, or letter from court, child support/alimony check stub.
- **Workers Compensation:** Award Letter/Check stub.
- **Veterans Benefit:** Award Letter/Benefit check stub/correspondence from Veterans Administration.
- **Military Benefit:** Award Letter/Check Stub
- **Interest/Dividends/Royalties:** Statement from financial institution, notarized letter from broker or agent.
- **Income from Rent/Room and Board:** Notarized letter from roomer/boarder/tenant, rent receipt with date and amount and address, signed valid lease agreement.
- **Support from Others:** Notarized signed statement from person providing support.

Proof of No Income:

- DSS Denial Letter
- Notarized letter from source of rent/housing funding
- Notarized letter from family member who is paying living expenses
- SNAP Denial Letter/Approval Letter
- File Federal Form 4506-T

Proof of Monthly Expenses:

- **Monthly Rent or Mortgage:** Mortgage, signed valid lease agreement, notarized landlord statement, rent receipt including current date, amount and address, SNAP budget sheet, DSS form, HUD/Sec 8.
- **Real Estate Tax:** Property and school taxes unless included in mortgage.
- **Homeowners/Rental Insurance:** If the home insurance is included in the mortgage, do not include. Receipt for rental insurance.
- **Non-National Grid Utilities:** Home energy not provided by National Grid. Possibilities include fuel oil, wood, coal, kerosene, propane, gas if provided by another company. Costs should be represented as an average monthly cost.
- **Car Payment:** Monthly car loan/lease payment.
- **Car Insurance:** Copy of statement.
- **Medical Expenses:** Monthly amount of out-of-pocket expenses for health care, prescriptions which are current and/or are on an installment payment plan (Do not include the total figure of past due debts). Also, include average amount on a monthly basis for health insurance.
- **Child Care Expenses:** Any essential employment-related childcare expenses for the month.
- **Court Ordered Expenses:** Monthly expenses such as child support, alimony, or garnished wages.
- **Other Expenses Examples:**
 - Water/sewer and trash removal (if not included in the rent)
 - Laundromat services
 - Installment or rental payments on major household appliances such as a stove, refrigerator, washer/dryer.
 - EAF/EAA payback installments
 - Second mortgage or home equity payments if against the primary residence