Allowable Debts

**Include:**
- Past educational debts of parents
- Encumbrances against home or other real estate
- Past medical/dental expenses
- Debts for investments
- Living expenses if business failure, illness, unemployment, etc. have depleted assets
- Past business debts
- Uninsured natural disasters
- Past funeral expenses
- Past legal fees

**Do not include:**
- Anything covered in other questions on the PFS
- Mortgages
- Business, farm, car, or consumer debt
- Debts from routine home repairs
- Schooling/child care expenses for children
- Travel expenses

***The Please make sure to verify and explain these expenses. If this question applies, itemize in section F on the PFS.***