

## APPENDIX M

Resources include the following:

- Bank and credit union accounts, including vacation and Christmas clubs, checking and savings accounts, savings certificates, certificates of deposit (CDs), and money market funds
- Stocks and bonds
- Mutual funds
- Savings bonds
- Unrestricted trust accounts
- Burial reserves and prepaid funerals
- Individual retirement accounts (IRAs) and Keogh funds
- Boats, all-terrain vehicles (ATVs), snowmobiles, etc.
- Motor vehicles
- Life insurance
- Real property (including mobile homes)
- Educational Savings Plans.
- Lump sum payments such as, but not limited to, tax or rent rebates, insurance benefits, and inheritances.
- Promissory Notes, Loans and Mortgages.