

## SCHEDULE 8

### Additional information to be provided in the bankruptcy application

#### *Cause of insolvency*

- 32.** Why the debt was incurred.
- 33.** Date when the debtor first experienced difficulty in paying some or all of the debtor's debts.
- 34.** Reasons for the debtor not having enough money to pay some or all of the debtor's debts.
- 35.** Where the debtor has gambled any money through betting or gambling during the last two years, how much the debtor has gambled.