B 22C (Official Form 22C) (Chapter 13) (01/08)

In re		According to the calculations required by this statement:
	Debtor(s)	☐ The applicable commitment period is 3 years.
		☐ The applicable commitment period is 5 years.
Case Number:		☐ Disposable income is determined under § 1325(b)(3).
_	(If known)	\square Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REPO	RT OF INCOME			
1	a. 🔲 U	al/filing status. Check the box that applies and co Unmarried. Complete only Column A ("Debtor' Married. Complete both Column A ("Debtor's I	s Income") for Lines 2-10.			
	six cal before	ures must reflect average monthly income receive endar months prior to filing the bankruptcy case, of the filing. If the amount of monthly income varies the six-month total by six, and enter the result on	ending on the last day of the montled during the six months, you mus	h	Column A Debtor's Income	Column B Spouse's Income
2	Gross	wages, salary, tips, bonuses, overtime, commis	sions.		\$	\$
3	and en busine Do not	ter the difference in the appropriate column(s) of ss, profession or farm, enter aggregate numbers at enter a number less than zero. Do not include a d on Line b as a deduction in Part IV.	Line 3. If you operate more than on a provide details on an attachment	one it.		
	a.	Gross receipts	\$			
	b.	Ordinary and necessary business expenses	\$			
	c.	Business income	Subtract Line b from Line a		\$	\$
	in the	and other real property income. Subtract Line by appropriate column(s) of Line 4. Do not enter a nart of the operating expenses entered on Line by	umber less than zero. Do not incl			
4	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Rent and other real property income	Subtract Line b from Line a		\$	\$
5	Intere	st, dividends, and royalties.			\$	\$
6	Pensio	on and retirement income.			\$	\$
7	expens purpo	mounts paid by another person or entity, on a ses of the debtor or the debtor's dependents, in se. Do not include alimony or separate maintenar's spouse.	cluding child support paid for th		\$	\$

8	However was a be	er, if you enefit und	compensation. Enter the a contend that unemploymer der the Social Security Act, but instead state the amount	t compensation red do not list the am	ceived by ount of s	y you or your spous			
			compensation claimed to ler the Social Security Act	Debtor \$	Spo	ouse \$		\$	\$
9	mainten separate payment	on a sepa nance pa te mainte ats receive	l other sources. Specify so arate page. Total and enter syments paid by your spourance. Do not include anyed as a victim of a war crim domestic terrorism.	on Line 9. Do not use, but include al benefits received	include : Il other p under th	alimony or separato payments of alimone e Social Security A	y or		
	b.					\$	-		*
10	Subtotal		ines 2 thru 9 in Column A, umn B. Enter the total(s).	and, if Column B	is compl			\$	\$
11			n B has been completed, ad f Column B has not been co					\$	Ψ
		Pa	art II. CALCULATIO	N OF § 1325(I	b)(4) C	OMMITMENT	PEF	RIOD	
12	Enter th	he amou	nt from Line 11.						\$
13	spouse, e regular b for exclu other tha	ion of the enter on basis for uding thi an the de ry, list ad	e commitment period under Line 13 the amount of the the household expenses of s income (such as payment btor or the debtor's depend ditional adjustments on a s	\$ 1325(b)(4) does ncome listed in Li you or your depen of the spouse's tar ents) and the amou	s not request ne 10, Condents and x liability and the condents are the condents and the condents are the con	nire inclusion of the column B that was N d specify, in the line or the spouse's suppose devoted to each	incon OT pa s belo port of	ne of your aid on a bw, the basis of persons bose. If	
	b.					\$			
	C.	nd anton a	on Line 13.			\$			¢
14			3 from Line 12 and enter	the recult					\$
15		lized cur	rent monthly income for		tiply the	amount from Line 1	4 by t	the number 12	\$
16	(This infocurt.)	formatio	ian family income. Enter to is available by family size state of residence:	e at <u>www.usdoj.go</u>	v/ust/ or	from the clerk of th	e bank	cruptcy	\$
	Applicat	ation of §	1325(b)(4). Check the app	olicable box and pr	oceed as	directed.			
17	3 ye	ears" at t	on Line 15 is less than the he top of page 1 of this stat	ement and continu	e with th	is statement.			•
			on Line 15 is not less that the top of page 1 of this s				ı ne ap	oplicable comn	nument period
	Part II	II. API	PLICATION OF § 13	25(b)(3) FOR 1	DETE	RMINING DISH	POSA	ABLE INCO	OME
18	Enter th	he amou	nt from Line 11.						\$

19	of any of the incom or the adjusti	al adjustment. If you are married income listed in Line 10, Colum debtor or the debtor's dependents e (such as payment of the spouse debtor's dependents) and the amoments on a separate page. If the contract of the spouse debtor's dependents and the amoments on a separate page.	n B that was NO s. Specify in the s's tax liability of bount of income of	OT paid lines but the spandevoted	I on a reguloelow the boouse's sup I to each pu	lar basis for the hour pasis for excluding to port of persons other prose. If necessary ment do not apply, e	sehold expenses he Column B er than the debtor y, list additional	
	a.					\$		
	b.					\$		
	L	and enter on Line 19.				Ψ	l	\$
20		ent monthly income for § 1325(l	(3). Subtract 1	Line 19	from Line	e 18 and enter the re	esult.	Ψ
21	Annu	alized current monthly income ter the result.						\$
22	Appli	cable median family income. Er	ter the amount	from L	ine 16.			\$
	Appli	cation of § 1325(b)(3). Check the	applicable box	and p	oceed as d	irected.		
23	un Th	the amount on Line 21 is more that the der § 1325(b)(3)" at the top of part of the amount on Line 21 is not more termined under § 1325(b)(3)" at the top of parts IV, V, or VI.	age 1 of this stare than the amo	tement ount or	and compl Line 22.	lete the remaining p Check the box for	arts of this stateme "Disposable income	nt. e is not
		Part IV. CALCU	LATION OF	DEI	OUCTIO	NS FROM INC	COME	
		Subpart A: Deductions u	ınder Standa	ards o	f the Int	ernal Revenue	Service (IRS)	
24A	miscel Expen	nal Standards: food, apparel an llaneous. Enter in Line 24A the "ses for the applicable household of the bankruptcy court.)	Total" amount	from II	RS Nationa	l Standards for Allo	owable Living	\$
24B	of-Poo of-Poo www.i your h housel the nu under memb	chal Standards: health care. Enter the cheef Health Care for persons under the Health Care for persons 65 yours doj.gov/ust/ or from the clerk of ousehold who are under 65 years nold who are 65 years of age or of mber stated in Line 16b.) Multip 65, and enter the result in Line clerk 65 and older, and enter the result, and enter the result in Line 241.	r 65 years of age ars of age or ol f the bankruptcy of age, and enter the control of the total ly Line a1 by L. Multiply Line c2.	e, and lder. (The court is a court in Linumber in blue in a court in blue in a court in	in Line a2 this information (in Enter in the best the rest of housel to obtain a Line b2 to	the IRS National Station is available at Line b1 the numbe number of members hold members must total amount for hold obtain a total amou	r of members of of your be the same as susehold members ant for household	
	Hous	sehold members under 65 years	of age	Hous	ehold men	nbers 65 years of a	nge or older	
	a1.	Allowance per member		a2.	Allowand	ce per member		
	b1.	Number of members		b2.	Number of	of members		
	c1.	Subtotal		c2.	Subtotal			\$
25A	Utilitie	Standards: housing and utilities standards; non-mortgage expelable at www.usdoj.gov/ust/ or fr	nses for the app	licable	county and	d household size. (\$

	IRS Ho inform total of	Standards: housing and utilities; mortgage/rent expense. Enter ousing and Utilities Standards; mortgage/rent expense for your cou ation is available at www.usdoj.gov/ust/ or from the clerk of the bate the Average Monthly Payments for any debts secured by your hot from Line a and enter the result in Line 25B. Do not enter an amount of the country	nty and household size (this ankruptcy court); enter on Line b the me, as stated in Line 47; subtract	
25B	a.	IRS Housing and Utilities Standards; mortgage/rent expense	\$	
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	
	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$
26	and 25 Utilitie	Standards: housing and utilities; adjustment. If you contend that B does not accurately compute the allowance to which you are entered standards, enter any additional amount to which you contend you contention in the space below:	itled under the IRS Housing and	\$
27A	check are inc If you Transp Local S Statistic	Standards: transportation; vehicle operation/public transportation are allowance in this category regardless of whether you pay the expless of whether you use public transportation. the number of vehicles for which you pay the operating expenses of luded as a contribution to your household expenses in Line 7. Checked 0, enter on Line 27A the "Public Transportation" amount cortation. If you checked 1 or 2 or more, enter on Line 27A the "Ostandards: Transportation for the applicable number of vehicles in itical Area or Census Region. (These amounts are available at www.nkruptcy.court.)	or for which the operating expenses of operating a vehicle and or for which the operating expenses of the interest of the applicable Metropolitan	\$
27B	expense additional	Standards: transportation; additional public transportation excess for a vehicle and also use public transportation, and you content and deduction for your public transportation expenses, enter on Lirt from IRS Local Standards: Transportation. (This amount is available of the bankruptcy court.)	d that you are entitled to an ne 27B the "Public Transportation"	\$
28	which two ve Enter, (availa Averag	Standards: transportation ownership/lease expense; Vehicle 1. you claim an ownership/lease expense. (You may not claim an own hicles.)	AS Local Standards: Transportation rt); enter in Line b the total of the in Line 47; subtract Line b from	\$

B 22C (Omcia	l Form 22C) (Chapter 13) (01/08)		5
		Standards: transportation ownership/lease expense; Vehicle 2. ed the "2 or more" Box in Line 28.	Complete this Line only if you	
29	(availa Avera	in Line a below, the "Ownership Costs" for "One Car" from the IR able at www.usdoj.gov/ust/ or from the clerk of the bankruptcy couge Monthly Payments for any debts secured by Vehicle 2, as stated and enter the result in Line 29. Do not enter an amount less than	rt); enter in Line b the total of the in Line 47; subtract Line b from	
	a.	IRS Transportation Standards, Ownership Costs	\$	
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
30	federa	Necessary Expenses: taxes. Enter the total average monthly expel, state, and local taxes, other than real estate and sales taxes, such a social-security taxes, and Medicare taxes. Do not include real estate	as income taxes, self-employment	\$
31	deduct	Necessary Expenses: involuntary deductions for employment. tions that are required for your employment, such as mandatory retaiform costs. Do not include discretionary amounts, such as voluntary amounts.	irement contributions, union dues,	\$
32	term li	Necessary Expenses: life insurance. Enter total average monthly ife insurance for yourself. Do not include premiums for insurance for any other form of insurance.		\$
33	to pay	Necessary Expenses: court-ordered payments. Enter the total repursuant to the order of a court or administrative agency, such as set include payments on past due obligations included in Line 49.	pousal or child support payments.	\$
34	Enter t	Necessary Expenses: education for employment or for a physical the total average monthly amount that you actually expend for education that is required for a physically or mentall no public education providing similar services is available.	cation that is a condition of	\$
35		Necessary Expenses: childcare. Enter the total average monthly are—such as baby-sitting, day care, nursery and preschool. Do not ents.		\$
36	on hea	Necessary Expenses: health care. Enter the total average month alth care that is required for the health and welfare of yourself or yourance or paid by a health savings account, and that is in excess of clude payments for health insurance or health savings accounts	our dependents, that is not reimbursed the amount entered in Line 24B. Do	\$
37	actuall such a	Necessary Expenses: telecommunication services. Enter the total y pay for telecommunication services other than your basic home to spagers, call waiting, caller id, special long distance, or internet see ealth and welfare or that of your dependents. Do not include any a	rvice—to the extent necessary for	\$
38	Total	Expenses Allowed under IRS Standards. Enter the total of Lines	24 through 37.	\$
		Subpart B: Additional Living Expen		
		Note: Do not include any expenses that you ha	ve listed in Lines 24-37	

		nsurance, Disability Insurance, and Health Savings Account in the categories set out in lines a-c below that are reasonably endents.			
	a.	Health Insurance	\$		
39	b.	Disability Insurance	\$		
	c.	Health Savings Account	\$		
	Total and	d enter on Line 39		_	\$
	If you do space bel	o not actually expend this total amount, state your actual total low:	al average monthly	expenditures in the	
40	monthly elderly, o	ed contributions to the care of household or family member expenses that you will continue to pay for the reasonable and a chronically ill, or disabled member of your household or member pay for such expenses. Do not include payments listed in L.	necessary care and s per of your immedia	support of an	\$
41	actually i	on against family violence. Enter the total average reasonably incur to maintain the safety of your family under the Family V blicable federal law. The nature of these expenses is required to	iolence Prevention	and Services Act or	\$
42	Local Sta	nergy costs. Enter the total average monthly amount, in excess andards for Housing and Utilities, that you actually expend for your case trustee with documentation of your actual expentional amount claimed is reasonable and necessary.	home energy costs.	You must	\$
43	actually is school by documen	on expenses for dependent children under 18. Enter the total incur, not to exceed \$137.50 per child, for attendance at a privary your dependent children less than 18 years of age. You must extation of your actual expenses, and you must explain why essary and not already accounted for in the IRS Standards.	ate or public element t provide your case the amount claime	ntary or secondary trustee with	\$
44	clothing National	nal food and clothing expense. Enter the total average monthlexpenses exceed the combined allowances for food and clothin Standards, not to exceed 5% of those combined allowances. ("loj.gov/ust/" or from the clerk of the bankruptcy court.) You meclaimed is reasonable and necessary.	ng (apparel and serv This information is a	vices) in the IRS available at	\$
45	charitable	ble contributions. Enter the amount reasonably necessary for e contributions in the form of cash or financial instruments to a 2. § 170(c)(1)-(2). Do not include any amount in excess of 1 .	a charitable organiz	ation as defined in	\$
46	Total Ac	Iditional Expense Deductions under § 707(b). Enter the total	l of Lines 39 throug	h 45.	\$
		Subpart C: Deductions for Del	ot Payment		

	you o Paym total filing	own, list the name of the nent, and check whether of all amounts schedule	ed claims. For each of your debts that is so creditor, identify the property securing to the payment includes taxes or insurance d as contractually due to each Secured C, divided by 60. If necessary, list addition a Payments on Line 47.	the debt, state the A The Average Mor reditor in the 60 mo	verage Monthly nthly Payment is the onths following the		
47		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$	□ yes □ no		
	b.			\$	□ yes □ no		
	c.			\$	□ yes □ no		
				Total: Add			
				Lines a, b, and c			\$
48	a motinclude to the include	tor vehicle, or other pro de in your deduction 1/6 e payments listed in Lin de any sums in default t	l claims. If any of debts listed in Line 47 perty necessary for your support or the suboth of any amount (the "cure amount") to 47, in order to maintain possession of that must be paid in order to avoid repossing chart. If necessary, list additional entry. Property Securing the Debt	upport of your dependant you must pay the property. The cuession or foreclosuries on a separate page 1/60th of the	ndents, you may ne creditor in additi are amount would re. List and total a	ion	
	a.			\$			
	b.			\$			
	c.			\$			
				Total: Add Lin	nes a, b, and c		\$
49	as pri	ority tax, child support	riority claims. Enter the total amount, di- and alimony claims, for which you were ent obligations, such as those set out in	liable at the time of		h	\$
		oter 13 administrative ting administrative expe	expenses. Multiply the amount in Line a ense.	by the amount in L	ine b, and enter the	e	
	a.	Projected average mor	nthly chapter 13 plan payment.	\$			
50	b.	schedules issued by th	your district as determined under the Executive Office for United States that in a vailable at www.usdoj.gov/ust to bankruptcy court.)	<u>/</u> x			
	c.	Average monthly adm	inistrative expense of chapter 13 case	Total: Multipl	y Lines a and b		\$
51	Tota	Deductions for Debt	Payment. Enter the total of Lines 47 thro	ough 50.			\$
			Subpart D: Total Deductions	from Income			
52	Tota	l of all deductions fron	n income. Enter the total of Lines 38, 46	, and 51.			\$
		Part V. DETER	MINATION OF DISPOSABLE	INCOME UND	DER § 1325(b)(2	2)	
53	Total	current monthly inco	ome. Enter the amount from Line 20.				\$
54	disab	ility payments for a dep	monthly average of any child support pay bendent child, reported in Part I, that you stent reasonably necessary to be expenden	received in accorda		e	\$

Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 541(b)(7) and (b) all required repayments from the special circumstances that macunit from Line 52. Deduction for special circumstances. If there are special circumstances and the resulting expenses for which there is no reasonable alternative, describe the special circumstances and the result expenses and enter the total in Line 57. You must provide a detailed explanation of the special circumstances that make such expenses and you must provide a detailed explanation of the special circumstances that make such expenses and you must provide a detailed explanation of the special circumstances that make such expenses and enter the total in Line 57. You must provide a detailed explanation of the special circumstances that make such expenses and enter the total in Line 57. You must provide a detailed explanation of the special circumstances and the result in Expense for which there is no reasonable. Total of the very such as a special circumstances and the result in Expense for which the expenses and enter the total in Line 57. You must provide a detailed explanation of the special circumstances and the result
Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable. Nature of special circumstances
which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable. Nature of special circumstances
a. \$ b. \$ c. \$ Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. \$ Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. \$
b. \$ c. \$ Total: Add Lines a, b, and c Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. \$
c. \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Total: Add Lines a, b, and c \$ Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. \$ Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. \$
Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. S Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.
the result. \$ 59 Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. \$
Fronting Disposable Income Chaer § 1323(b)(2). Subtract Elife 30 from Elife 33 and effect the result.
Part VI. ADDITIONAL EXPENSE CLAIMS
Tait VI. ADDITIONAL EM ENSE CLAIMS
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the he and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect y average monthly expense for each item. Total the expenses.
Expense Description Monthly Amount
a. \$
b.
c. \$ Total: Add Lines a, b, and c \$
Total: Add Lines a, b, and c \$
Total: Add Lines a, b, and c Part VII: VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint contained both debtors must sign.)
Total: Add Lines a, b, and c \$ Part VII: VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint contained both debtors must sign.)
Total: Add Lines a, b, and c Part VII: VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint contained both debtors must sign.)