In re $\qquad$

Case Number: $\qquad$
(If known)

According to the calculations required by this statement: The applicable commitment period is 3 years. The applicable commitment period is 5 years. Disposable income is determined under § 1325(b)(3). 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. REPORT OF INCOME

| 1 | Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. <br> a. $\square$ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. <br> b. $\square$ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. |  |  | Column A <br> Debtor's Income | Column B <br> Spouse's Income |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. |  |  | \$ | \$ |
| 3 | Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line $\mathbf{b}$ as a deduction in Part IV. |  |  | \$ | \$ |
| 4 | Rent <br> in th <br> any <br> a. <br> a. <br> b. <br> c. | nd other real property income. Subtract Li ppropriate column(s) of Line 4. Do not enter rt of the operating expenses entered on Lin <br> Gross receipts <br> Ordinary and necessary operating expenses <br> Rent and other real property income | from Line a and enter the difference umber less than zero. Do not include as a deduction in Part IV. | \$ | \$ |
| 5 | Interest, dividends, and royalties. |  |  | \$ | \$ |
| 6 | Pension and retirement income. |  |  | \$ | \$ |
| 7 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. |  |  | \$ | \$ | A.


|  |  |
| :--- | :--- |
|  |  |
| $\$$ | $\$$ |
|  |  |
| $\$$ | $\$$ |
| $\$$ | $\$$ |

Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column

## \$

## Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD



Application of § 1325(b)(4). Check the applicable box and proceed as directed.
$\square$ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.
$\square$ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.

## Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME



| 25B | Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line $b$ from Line $a$ and enter the result in Line 25B. Do not enter an amount less than zero. |  |  | \$ |
| :---: | :---: | :---: | :---: | :---: |
|  | 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 | Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: |  |  |  |
| 27A | Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. <br> Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. $\square$ 0 $\square$ 1 $\square$ 2 or more. <br> If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) |  |  |  |
|  |  |  |  |  |
|  |  |  |  | \$ |
| 27B | Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) |  |  | \$ |
| 28 | Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) $\square$ 1 $\square$ 2 or more. <br> Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. |  |  |  |
|  | a. | IRS Transportation Standards, Ownership Costs | \$ |  |
|  | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 | \$ |  |
|  | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ |



Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.

| a. | Health Insurance | $\$$ |
| :--- | :--- | :--- |
| b. | Disability Insurance | $\$$ |
| c. | Health Savings Account | $\$$ |

Total and enter on Line 39

If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:
\$
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.

Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.

Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.

Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed $\$ 137.50$ per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.
Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5\% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.

Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of $\mathbf{1 5 \%}$ of your gross monthly income.
Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

|  | Name of Creditor | Property Securing the Debt | Average <br> Monthly <br> Payment | Does payment <br> include taxes <br> or insurance? |
| :--- | :--- | :--- | :--- | :--- |
| a. |  |  | $\$$ | $\square$ yes $\square$ no |
| b. |  |  | $\$$ | $\square$ yes $\square$ no |
| c. |  |  | $\$$ | $\square$ yes $\square$ no |
|  |  |  | Total: Add <br> Lines a, b, and c |  |

Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction $1 / 60$ th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

|  | Name of Creditor | Property Securing the Debt | $1 / 60$ th of the Cure Amount |
| :--- | :--- | :--- | :--- |
| a. |  |  | $\$$ |
| b. |  |  | $\$$ |
| c. |  |  | $\$$ |
|  |  |  | Total: Add Lines a, b, and c |

Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.

Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.

| a. | Projected average monthly chapter 13 plan payment. | $\$$ |
| :--- | :--- | :--- |
| b. | Current multiplier for your district as determined under <br> schedules issued by the Executive Office for United States <br> Trustees. (This information is available at www.usdoj.gov/ust/ <br> or from the clerk of the bankruptcy court.) | x |
| c. | Average monthly administrative expense of chapter 13 case | Total: Multiply Lines a and b |

51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.
Subpart D: Total Deductions from Income

Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

[^0]| 55 | 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 § 362(b)(19). |  |  |  | \$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 56 | Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. |  |  |  | \$ |
| 57 | 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 | Amount of expense |  |  |
|  | a. |  | \$ |  |  |
|  | b. |  | \$ |  |  |
|  | c. |  | \$ |  |  |
|  |  |  | Total: Add Lines a, b, and c |  |  |
| 58 | Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result. |  |  |  | \$ |
| 59 | Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. |  |  |  | \$ |
| Part VI: ADDITIONAL EXPENSE CLAIMS |  |  |  |  |  |
| 60 | Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health 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 your average monthly expense for each item. Total the expenses. |  |  |  |  |
|  |  | Expense Description |  | Monthly Amount |  |
|  | a. |  |  | \$ |  |
|  | b. |  |  | \$ |  |
|  | c. |  |  | \$ |  |
|  |  |  | Total: Add Lines a, b, and c | \$ |  |
| Part VII: VERIFICATION |  |  |  |  |  |
| 61 | I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.) |  |  |  |  |
|  | Date <br> Date |  | Signature: | (Debtor) |  |
|  |  |  | Signature: | nt Debtor, if any) |  |


[^0]:    Total current monthly income. Enter the amount from Line 20.
    Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.

