

BUDGET—CURRENT MONTHLY INCOME

Dollar amounts for numbered items in brackets [MT3], [MT4], etc., use actual numbers for the previous six full months prior to the month you expect to be filing for bankruptcy protection.

Dollar amounts next to other numbered items should be current monthly estimates.

Pay Period (Circle One)	<u>DEBTOR</u>	<u>SPOUSE</u>
	Weekly	Weekly
	Bi-Weekly	Bi-Weekly
	2-Month	2-Month
	Monthly	Monthly

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly) \$	_____	_____
2. Estimated Monthly Overtime \$	_____	_____

[MT3]Actual gross income from wages, salary, tips & commissions received in the six full months prior to the month you plan to file bankruptcy(list the name of the month and the income for each month:

Month 1 _____ \$	_____	_____
Month 2 _____ \$	_____	_____
Month 3 _____ \$	_____	_____
Month 4 _____ \$	_____	_____
Month 5 _____ \$	_____	_____
Month 6 _____ \$	_____	_____
Total \$	_____	_____
Total Divided by six for average \$	_____	_____

4. ESTIMATED PAYROLL DEDUCTIONS PER MONTH

a. Payroll Taxes and Social Security \$	_____	_____
b. Insurance \$	_____	_____
c. Union Dues. \$	_____	_____
d. Other Deductions(Specify):		
_____ \$	_____	_____
_____ \$	_____	_____

[MT25] For the months used for figuring wages in [MT3] above, enter the actual monthly expenses debtor incurred for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes . . . \$ _____

[MT26] For the months used for figuring wages in [MT3] above, state the total average mandatory

payroll deductions that are required for your employment, e.g., mandatory pension or 401(k) contributions (do not include optional 401(k) contributions): \$ _____

7. Regular Income from Business, Profession or Farm \$ _____

[MT4a.] Actual Gross Receipts from Business, Profession or Farm for the months used for figuring wages in [MT3], above \$ _____

[MT4b.] Actual Ordinary and Necessary Business Expenses for the months used for figuring wages in [MT3], above \$ _____

8. Income from Real Property \$ _____

[MT5a.] Actual Gross Receipts from Rent and Other Real Estate Income for the months used for figuring wages in [MT3], above \$ _____

[MT5b.] Actual Ordinary and Necessary Operating Expenses for the months used for figuring wages in [MT3], above \$ _____

9. Interest and Dividends. \$ _____

[MT6] Actual Interest, Dividends and Royalties for the months used for figuring wages in [MT3], above \$ _____

10. Alimony, Maintenance or Support. \$ _____

11. Social Security or Government Assistance(Specify):
_____. \$ _____
_____. \$ _____

[MT9] Actual, unemployment compensation for the months used for figuring wages in [MT3], above. \$ _____

Describe the source and the reason you are receiving each source of support:

12. Pension and Retirement Income. \$ _____

[MT7] Actual Pension and Retirement Income for the months used for figuring wages in [MT3], above \$ _____

13. Other Monthly Income(Specify):

_____ \$ _____

_____ \$ _____

[MT8] Actual, regular contributions, including child or spousal support, for household expenses for the months used for figuring wages in [MT3], above. \$ _____

[MT10] Describe the source and the amount for all other income received for the months used for figuring wages in [MT3] above:

17. Describe increase or decrease in income expected in the next 12 months:

[MT17] If you are married, live with your spouse, but you are not filing jointly, list the total amount of your spouse's income which, for the months used for figuring wages in [MT3], above, was not regularly contributed to the household expenses of the debtor or the debtor's dependents \$ _____

BUDGET—CURRENT MONTHLY EXPENSES

DEBTOR SPOUSE

1. Rent or home mortgage payment (include lot rented for mobile home) \$ _____

Are real estate taxes included? Yes No

Is property insurance included? Yes No

[MT20Bb.] For the months used for figuring wages in [MT3], above, list the average monthly payment for any debts secured by your home, e.g., mortgage, second mortgage, etc. . . . \$ _____

2. Utilities:
a. Electricity and heating fuel \$ _____

b. Water and sewer \$ _____

c. Telephone \$ _____

d. Specify Other: _____ \$ _____

e. Specify Other: _____ \$ _____

f. Specify Other: _____ \$ _____

3. Home maintenance (Repairs and upkeep). \$ _____

4. Food. \$ _____

5. Clothing \$ _____

6. Medical and dental expenses \$ _____

7. Laundry and dry cleaning \$ _____

8. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____

9. Transportation (not including car payments). . . . \$ _____

[MT22] The operating expenses for how many vehicles are paid out of your household expenses (Circle One):
(0) (1) (more than 1)

[MT23] The car loan or lease expenses for how many vehicles are paid out of your household expenses(Circle One):
(0) (1) (more than 1)

[MT23b.] List the average monthly payments, for the months used for figuring wages in [MT3] above, for Vehicle 1: \$ _____

[MT24b.] List the average monthly payments, for the months used for figuring wages in [MT3] above, for Vehicle 1: \$ _____

10. Charitable contributions \$ _____

11. Insurance (not deducted from wages or included in home mortgage payments):

a. Homeowner's or renter's. \$ _____

b. Life \$ _____

[MT27] For the months used for figuring wages in [MT3] above, list the average monthly premiums that you actually pay for term life insurance for yourself (not for spouse or dependents): . . . \$ _____

c. Health \$ _____

d. Auto \$ _____

e. Specify Other: _____ \$ _____

f. Specify Other: _____ \$ _____

g. Specify Other: _____ \$ _____

12. Taxes (not deducted from wages or included in home mortgage)

Specify: _____ \$ _____

Specify: _____ \$ _____

13. Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan):

Specify: _____ \$ _____

Specify: _____ \$ _____

Specify: _____ \$ _____

Specify: _____ \$ _____

14. Alimony, maintenance, and support paid to others \$ _____

15. Payments for support of additional dependents not living at your home \$ _____

[MT28] For the months used for figuring wages in [MT3] above, list the average monthly amount that you are required to pay pursuant to court order \$ _____

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) . \$ _____

17. Other expenses not listed above:

Specify: _____ \$ _____

Specify: _____ \$ _____

Specify: _____ \$ _____

19. Describe increase or decrease in expenditures expected in the next 12 months:

For the months used for figuring wages in [MT3] above, list the average monthly expenses for the following:

[MT29] Education which is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available \$ _____

[MT30] Enter the average monthly amount that you Actually expend on childcare \$ _____

[MT31] Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account \$ _____

[MT32] Enter the average monthly expenses that you actually pay for cell phones, pagers, call waiting, caller identification, special long distance, or internet services necessary for the health and welfare of you or your dependents \$ _____

[MT34a.] Health Insurance \$ _____

[MT34b.] Disability Insurance \$ _____

[MT34c.] Health Savings Account \$ _____

[MT35] 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 \$ _____

[MT36] To maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law \$ _____

[MT37] The average monthly amount by which your home energy costs exceed the allowance in the IRS Local Standards for Housing and Utilities \$ _____

[MT38] The average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age \$ _____

[MT39] Enter the average monthly amount by which your

food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances \$ _____

[MT40] Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization . . . \$ _____