

Schedule I & J

By:

ALEJANDRA CHIRINO

HECTOR DEL REAL

DANIELLE LAGRIA

Schedule I & J

- ▶ On Schedule I and schedule J, **you provide the court with detailed information about your current income and expenses.** The court uses this information to determine **if your Chapter 7 case is an “abuse” and you should instead file for Chapter 13.** this can happen **if your income substantially exceeds your expenses, even if you passed the means test** (the test that determines if you qualify for Chapter 7). If you file for Chapter 13, this information helps the court and creditors determine if you will realistically be able to fund your proposes Chapter 13 plan, among other things.

Schedule I Your income

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: _____ District of _____			
Case number (if known) _____			

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY _____

Official Form 106I

Schedule I: Your Income

13/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is filing with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
☐ Not employed

- ☐ Employed
☐ Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City

State

ZIP Code

City

State

ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write 00 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, estimate what the monthly wage would be.

2.

\$ _____

\$ _____

3. Estimate and list monthly overtime pay.

3.

+ \$ _____

+ \$ _____

4. Calculate gross income. Add line 2 + line 3.

4.

\$ _____

\$ _____

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Debit 1		Debit 2 or non-filing spouse	
For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here: _____ 4. \$ _____			
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	5a. \$ _____	
5b. Mandatory contributions for retirement plans	5b. \$ _____	5b. \$ _____	
5c. Voluntary contributions for retirement plans	5c. \$ _____	5c. \$ _____	
5d. Required repayments of retirement fund loans	5d. \$ _____	5d. \$ _____	
5e. Insurance	5e. \$ _____	5e. \$ _____	
5f. Domestic support obligations	5f. \$ _____	5f. \$ _____	
5g. Union dues	5g. \$ _____	5g. \$ _____	
5h. Other deductions. Specify: _____	5h. \$ _____	5h. \$ _____	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.			
6. \$ _____	6. \$ _____	6. \$ _____	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.			
7. \$ _____	7. \$ _____	7. \$ _____	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or firm Include a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ _____	8a. \$ _____	
8b. Interest and dividends	8b. \$ _____	8b. \$ _____	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ _____	8c. \$ _____	
8d. Unemployment compensation	8d. \$ _____	8d. \$ _____	
8e. Social Security	8e. \$ _____	8e. \$ _____	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if any) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ _____	8f. \$ _____	
8g. Pensions or retirement income	8g. \$ _____	8g. \$ _____	
8h. Other monthly income. Specify: _____	8h. \$ _____	8h. \$ _____	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.			
9. \$ _____	9. \$ _____	9. \$ _____	
10. Calculate monthly income. Add line 7 + line 9.			
10. \$ _____	10. \$ _____	10. \$ _____	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 8-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.			
12. \$ _____			
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Schedule I “Your Income”

- ▶ **On bankruptcy Schedule I: Your Income**, you include your current monthly income from all sources.
- ▶ **If you are filing jointly with your spouse**, you include employment information and income for both you and your spouse. **But even if you are filing alone** (without your spouse) **you still must list your spouse’s employment and income**. The only exception is if you and your spouse are separated and not filing jointly.

Types of Income

- ▶ **Part 2 of Schedule i** asks detailed questions about your **gross monthly income from employment and your monthly payroll deductions**. The form lists the most common types of payroll deductions (**taxes, social security, insurance, and union dues**), but in the “other” category you might list state disability taxes, **wages withheld for child support, or credit union payments**). From these figures, you calculate your net monthly income from employment. **Even if you aren’t paid monthly, you show all totals as monthly payments.**

Types of Income

- * **Net income** from the operation of a business or farm.
- * **Income from real property** (real estate rentals, leases, or licenses, such as mineral exploration, oil).
- * **Interest you receive** from bank or security deposits and other investments, such as stocks, payments from alimony, maintenance, and child support.
- * **Amounts you receive** from Social Security, SSI, public assistance, disability payments, veterans' benefits, unemployment compensation, workers' compensation, or any other government benefit such as the value of food stamps.

Questions on Schedule I

- ▶ **The last question on Schedule I**, asks you to describe any anticipated income increases or decreases within the next year.

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Deductor 1			Class number (if used)		
Part Name	Child Name	Last Name			
			Your expenses		
6. Additional mortgage payments for your residence, such as home equity loans			6.	\$	
7. Utilities:					
6a. Electricity, heat, natural gas			6a.	\$	
6b. Water, sewer, garbage collection			6b.	\$	
6c. Telephone, cell phone, internet, satellite, and cable services			6c.	\$	
6d. Other: Specify _____			6d.	\$	
8. Food and housekeeping supplies			7.	\$	
9. Children and children's education costs			8.	\$	
10. Clothing, laundry, and dry cleaning			9.	\$	
11. Personal care products and services			10.	\$	
12. Medical and dental expenses			11.	\$	
13. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.			12.	\$	
14. Entertainment, clubs, recreation, newspapers, magazines, and books			13.	\$	
15. Charitable contributions and religious donations			14.	\$	
16. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.					
16a. Life insurance			16a.	\$	
16b. Health insurance			16b.	\$	
16c. Vehicle insurance			16c.	\$	
16d. Other insurance. Specify _____			16d.	\$	
17. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____			17.	\$	
18. Installment or lease payments:					
18a. Car payments for Vehicle 1			18a.	\$	
18b. Car payments for Vehicle 2			18b.	\$	
18c. Other: Specify _____			18c.	\$	
18d. Other: Specify _____			18d.	\$	
19. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 6, Schedule 1, Your Income (Official Form 1040).			19.	\$	
20. Other payments you make to support others who do not live with you. Specify: _____			20.	\$	
21. Other real property expenses not included in lines 4 or 5 of this form or on Schedule J: Your Income.					
21a. Mortgage on other property			21a.	\$	
21b. Real estate taxes			21b.	\$	
21c. Property, homeowner's, or renter's insurance			21c.	\$	
21d. Maintenance, repair, and upkeep expenses			21d.	\$	
21e. Homeowner's association or condominium dues			21e.	\$	

Schedule J Your expenses

Fill in this information to identify your case:				
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the _____ District of _____				
Case number (if known) _____				

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date: _____

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses 12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Recalculate Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☐ No

☐ Yes. Fill out the information for each dependent.

Do not list Debtor 1 and Debtor 2.	Do not state the dependent's name.	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
				<input type="checkbox"/> No
				<input type="checkbox"/> Yes
				<input type="checkbox"/> No
				<input type="checkbox"/> Yes
				<input type="checkbox"/> No
				<input type="checkbox"/> Yes
				<input type="checkbox"/> No
				<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☐ No

☐ Yes

Part 2: Recalculate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement to a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you lower the value of such assistance and have included it on Schedule C: Your Income (Official Form 106J).

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

	Your expenses
4a. Real estate taxes	\$ _____
4b. Property, homeowners, or renters' insurance	\$ _____
4c. Home maintenance, repair, and upkeep expenses	\$ _____
4d. Homeowners' association or condominium dues	\$ _____

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Debtor 1

First Name

Middle Name

Last Name

Case number (if any)

21. Other. Specify: _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ _____

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ _____

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ _____

23b. Copy your monthly expenses from line 22c above.

23b. - \$ _____

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$ _____

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☐ Yes.

Explain here:

Schedule J “Your Expenses”

On Schedule J you'll provide a breakdown of your monthly expenses for you and your family.

If you are filing a joint bankruptcy petition with your spouse, but you don't live with your spouse, you must check the appropriate box.

Your spouse must then complete Schedule J-2: Expenses for Separate Household of Debtor 2. Schedule J-2 is completed the same way as Schedule J

Other Dependents & Expenses

- ▶ **You must list all of your dependents.** Do not include names -- just the dependent's age and relationship to you.
- ▶ **Prorate your expenses so that they represent monthly amounts.** Do not include payroll deductions that you have already listed on Schedule I.
- ▶ **You must list all of your expenses, even if the expense category is not included on Schedule J.** If you don't see an appropriate place to list one of your expenses, use the "other" category. Examples of things you might list include pet supplies (such as food and litter), and gym memberships. Be prepared to explain why these expenses are reasonable.

Abuse & Underestimate

- ▶ Some people want to underestimate their expenses so they don't look like they were living high on the hog. **This could lead the trustee to believe you have enough money to fund a monthly Chapter 13 plan.** On the other hand, others want to overestimate expenses so they are more likely to qualify for Chapter 7 bankruptcy. **However, excessive expenses can trigger the trustee to ask you to provide proof in the way of receipts.** Either way, resist this temptation. It's your job to provide accurate information and if you don't, you could run into trouble.

Calculating your monthly income

At the bottom of the form, you subtract your average monthly expenses (from this Schedule) from your average monthly income (calculated on Schedule I) **to come up with your monthly net income.**

Anticipated Increases or Decreases:

If you expect your expenses to change within the year after filing bankruptcy, you need to explain those anticipated changes