**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

**12/15**

**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: Describe 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?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

❑ No

❑ Yes. Fill out this information for each dependent.....

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|---|---|---|
| _____ | _____ | ❑ No ❑ Yes |
| _____ | _____ | ❑ No ❑ Yes |
| _____ | _____ | ❑ No ❑ Yes |
| _____ | _____ | ❑ No ❑ Yes |
| _____ | _____ | ❑ No ❑ Yes |

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

❑ No

❑ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

**Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in 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 know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)**

| | | Your expenses |
|---|---|---|
| 4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot. | 4. | $_____ |
| **If not included in line 4:** | | |
| 4a. Real estate taxes | 4a. | $_____ |
| 4b. Property, homeowner's, or renter's insurance | 4b. | $_____ |
| 4c. Home maintenance, repair, and upkeep expenses | 4c. | $_____ |
| 4d. Homeowner's association or condominium dues | 4d. | $_____ |

| | | Your expenses |
|---|---|---|
| 5. **Additional mortgage payments for your residence**, such as home equity loans | 5. | $_____ |
| 6. **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. | $_____ |
| 7. **Food and housekeeping supplies** | 7. | $_____ |
| 8. **Childcare and children's education costs** | 8. | $_____ |
| 9. **Clothing, laundry, and dry cleaning** | 9. | $_____ |
| 10. **Personal care products and services** | 10. | $_____ |
| 11. **Medical and dental expenses** | 11. | $_____ |
| 12. **Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | $_____ |
| 13. **Entertainment, clubs, recreation, newspapers, magazines, and books** | 13. | $_____ |
| 14. **Charitable contributions and religious donations** | 14. | $_____ |
| 15. **Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. | $_____ |
| 15b. Health insurance | 15b. | $_____ |
| 15c. Vehicle insurance | 15c. | $_____ |
| 15d. Other insurance. Specify:_____ | 15d. | $_____ |
| 16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. | $_____ |
| 17. **Installment or lease payments:** | | |
| 17a. Car payments for Vehicle 1 | 17a. | $_____ |
| 17b. Car payments for Vehicle 2 | 17b. | $_____ |
| 17c. Other. Specify:_____ | 17c. | $_____ |
| 17d. Other. Specify:_____ | 17d. | $_____ |
| 18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).** | 18. | $_____ |
| 19. **Other payments you make to support others who do not live with you.** Specify:_____ | 19. | $_____ |
| 20. **Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I*: *Your Income.*** | | |
| 20a. Mortgages on other property | 20a. | $_____ |
| 20b. Real estate taxes | 20b. | $_____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. | $_____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | $_____ |
| 20e. Homeowner's association or condominium dues | 20e. | $_____ |

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:



Print Save As... Add Attachment Reset