

In re _____,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ _____
Are real estate taxes included?	Yes _____ No _____	
Is property insurance included?	Yes _____ No _____	
Utilities Electricity and heating fuel		\$ _____
Water and sewer		\$ _____
Telephone		\$ _____
Other _____		\$ _____
Home maintenance (repairs and upkeep)		\$ _____
Food		\$ _____
Clothing		\$ _____
Laundry and dry cleaning		\$ _____
Medical and dental expenses		\$ _____
Transportation (not including car payments)		\$ _____
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ _____
Charitable contributions		\$ _____
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ _____
Life		\$ _____
Health		\$ _____
Auto		\$ _____
Other _____		\$ _____
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto		\$ _____
Other _____		\$ _____
Other _____		\$ _____
Alimony, maintenance, and support paid to others		\$ _____
Payments for support of additional dependents not living at your home		\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ _____
Other _____		\$ _____
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ _____

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (interval)	\$ _____