

Bankruptcy Questionnaire

Attached is the information we need to complete your bankruptcy petition. Please completely and accurately fill out the attached worksheet. Do not leave any blank spaces. If a question does not pertain to your situation, put "none."

The information you give us will be used to complete your official bankruptcy petition for filing in federal Bankruptcy Court. The information must be accurate. Making a false statement on a bankruptcy petition, or omitting or concealing assets can subject you to fine, imprisonment, or both.

We can only help you with a Chapter 7 filing (also known as "straight" or liquidation bankruptcy) or a Chapter 13 (a pay back plan).

Please provide me with copies of the following documents. The most important documents to get started are the tax returns and pay stubs. Not every document is needed in every case; so if you do not have something, please do not worry. We may be able to proceed without it.

- 1) Last seven months of proof of income for each wage earner; this includes paystubs, social security, child support, spousal support, gifts, or lump sum receipts.
- 2) Last two years of state and federal tax returns for chapter 7 cases, **including** W-2s.
- 3) Last four years of tax returns for chapter 13 cases, including W-2s. If you do not have them all, call me for alternatives.
- 4) Last six months of bank and/or credit union statements.
- 5) The most recent bill or collection notice for each creditor, if you have it.
- 6) A copy of your credit report.
- 7) Most recent property tax statement if you own a house or land.
- 8) Vehicle registration or title **and** proof of insurance, for all vehicles.
- 9) Print out of Kelly Blue Book (trade-in value of fair) or NADA of all vehicles titled in your name.
- 10) 401K, pension plan or IRA statement showing balance in each account.
- 11) Credit Counseling Certificate from an approved credit counseling agency. (debtorcc.org; debtoredu.com or cricketdebt.com)
- 12) If self-employed, monthly break-down of all business income and expenses for prior seven months

I certify that to the best of my knowledge I have provided complete and truthful answers in this questionnaire package and understand that my lawyers cannot help me without such information. I do not hold my lawyers responsible for knowing anything that I did not include in this questionnaire.

Please let us know your preferred method of contact for documentation:

Email _____ Mail Other _____

Printed Name: _____

Printed Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

BANKRUPTCY QUESTIONNAIRE

DEMOGRAPHICS:

Full name: FIRST MIDDLE LAST

A. Debtor (Husband, if married): _____

SSN# _____ Date of Birth: _____ Driver's License No: _____

Joint Debtor (Wife, if married): _____

SSN# _____ Date of Birth: _____ Driver's License No: _____

Email addresses: _____

B. Other names used within past six years? Yes / No (do not list maiden name if no debts are in that name) If yes, list: _____

C. Business Name(s): _____

D. Home Street address: _____

E. Mailing address: _____

How long have you been living in this state? _____ You must be in the state for at least 90 days prior to filing bankruptcy.

Debtor work # _____ Joint Debtor work # _____

Home # _____ Cell phone, message or emergency # _____

County of residence: _____

F. Name, address, and phone number of someone who will know where you are if we need to contact you within five years: _____

G. Marital Status: Single, Married, Separated, Divorced: _____

Children or Dependents that **RESIDE** with you (Names and Ages):

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

PREVIOUS BANKRUPTCY?

Prior bankruptcy filed? Yes / No If yes, where? _____

Year filed and month: _____ Discharge obtained? _____

Case number, if known: _____ Chapter filed: _____

OCCUPATION(S)

A. Debtor's occupation is: (example - Teacher) _____

Where employed now? _____ How long employed? _____

Address of Employer: _____

Pay period (**IMPORTANT**): monthly/twice a month/every other week/weekly _____

Exact day(s) of the month you are paid _____

Exact take-home pay per pay period or accurate average: \$ _____

Salary/hourly wage \$ _____

Name and phone number of payroll clerk: _____

Is this income steady? Yes / No. If no, explain why not, including when it is higher or lower and by approximately how much. _____

B. Joint Debtor's occupation is (example - Teacher) _____

If not employed, do you anticipate employment, and when? _____

Where employed now: _____ How long employed? _____

Address of Employer: _____

Pay period (**IMPORTANT**): monthly/twice a month/every other week/weekly _____

Exact day(s) of the month you are paid: _____

Exact take-home pay per pay period or accurate average: \$ _____

Salary/hourly wage: \$ _____

Name and phone number of payroll clerk: _____

Is this income steady? Yes / No. If no, explain why not, including when it is higher or lower and by approximately how much. _____

C. Are debts primarily business or consumer debts? _____

REAL PROPERTY

Real Property or Mobile Home: Does your name show up on deeds to any land or real property anywhere in the world? If so, please give the information below:

A. Are you purchasing or do you own REAL PROPERTY? Yes / No

Please Circle One: Land with home or bare land, OR a Mobile Home with land or a Mobile Home in park. Address of property: _____

Tax Assessed Value (necessary): \$ _____ Year of assessment: _____

When purchased? _____ Amount purchased for: _____

Your estimate of its full market value: \$ _____

Do you owe property taxes? Yes / No If yes, how much and for what year(s): _____

Are your property taxes included in your mortgage payment? Yes / No

Which County? _____

B. DO YOU WANT TO RETAIN HOME? YES / NO

First mortgage monthly payment: \$ _____ Loan # _____

How much behind? \$ _____ Balance owed: \$ _____ Interest Rate: _____

Name and address of lender: _____

Foreclosure Date: (if any) _____

Second mortgage monthly payment: \$ _____ Loan # _____

How much behind? \$ _____ Balance owed: \$ _____ Interest Rate: _____

Name and address of lender: _____

Foreclosure Date: (if any) _____

Third mortgage: add same information on attached sheet _____

C. Do you have another piece of real property? Yes / No If yes, attach sheet with above details.

BANK INFORMATION

A. Safe deposit box? Yes / No If yes, where? _____

What are contents? Any valuables? If yes, explain: _____

B. Bank Accounts:

	Name of Bank	Branch	Savings/Checking	Average Balance
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____

WE ADVISE CLIENTS TO CLOSE OUT ALL CREDIT UNION ACCOUNTS BEFORE FILING BANKRUPTCY OR LEAVE IN MINIMUM BALANCE IF THEY OWE MONEY TO THE CREDIT UNION

ASSETS

Your estimate value of the following (*auction or garage sale value*):

- A. Do you have a security deposit with a utility or landlord? Yes / No
How much is refundable and with whom? _____
- B. Household goods / including audio, video, and computer equipment _____
books, pictures, art objects, antiques, stamp, coin, record, tape, cd,
or other collections _____
wearing apparel: _____
furs and jewelry: _____
sports, photographic, and other hobby equipment: _____
- C. Do you own any GUNS? Yes / No If yes, list each one. Describe whether it is a rifle, shot gun, or
pistol with its respective value: _____

- D. Do you have LIFE INSURANCE? Yes / No Term / Whole life (Whole Life means it has cash value)
Value: \$ _____ What company? _____
- E. Do you have an annuity? Yes / No If yes, describe: _____
- F. Do you have a RETIREMENT FUND with any employer, past or present? Yes / No
If yes, itemize and how much: _____
Do you have a LOAN against any retirement fund, and if yes, how much? _____
- G. Do you own any STOCKS OR BONDS other than retirement? Yes / No Value: \$ _____
What company? _____
- H. Do you have an interest in a partnership / joint venture? Yes / No If yes, itemize: _____

- I. Do you have government bonds or negotiable instruments? Yes / No If yes, itemize: _____

- J. Does anyone owe you any money or accounts receivable? Yes / No If yes, itemize: _____

- K. Are you entitled to past-due child support / alimony? Yes / No
If yes, state how much you are due and from whom? _____
- L. Are you entitled to an equitable or future interest, life estate, interest in an insurance policy, trust or
any other claim of every nature - patent, copyright, license, franchise, or other intangible?
Yes / No If yes, describe: _____
- M. Do you have a claim for PERSONAL INJURY or WORKERS' COMP? Yes / No
If yes, list the name, address, and phone number of the attorney who represents you and what you
believe to be the value of your claim: _____

N. Please Complete All Information Describing Your Vehicle(s)

Year	Make	Model	Cylinders	Style	# Doors	Mileage	Est. Value	Name on Title

O. Do you own a boat, motorcycle, camper, trailer, aircraft, or more than four cars not listed in prior question: Yes/ No If yes, list what and value (attach sheet if necessary): _____

P. Do you have any office equipment, fixtures, or supplies used in business? Yes / No If yes, describe and list values: _____

Q. Do you have inventory in the business? _____

R. Do you own any animals with a total value over \$300.00? Yes / No If so, describe type of animal and its value. _____

S. Do you have any crops, farming equipment, and supplies? Yes / No If yes describe and what is your estimate of value? _____

T. Do you have any UNUSUAL ASSETS, SUCH AS ANTIQUE COLLECTIONS, COIN OR STAMP COLLECTIONS ETC. Yes / No If yes, please describe with your estimate of value. _____

U. Has anyone left you an INHERITANCE? Yes / No If yes, who and how much? Please provide particulars. _____

V. Do you anticipate anyone dying and leaving you an inheritance within the next 6 months? Yes / No. If yes, describe and consult with our office _____

W. Do you have any OTHER ASSETS not listed here of significant value, for example, tools, art collection, equipment, trailer, boat, Manufactured home or Mobile Home etc.? Yes / No If yes, please provide particulars with your estimate of value (attach list if necessary) _____

TAXES

A. Are you entitled to a tax refund? This includes next year if you are filing Bankruptcy after September 1. Yes /No **MUST ANSWER**, estimate if necessary.

If yes, how much? Federal \$ _____ State \$ _____

In which state were tax returns filed for last two years? _____

If your tax refunds are over \$500.00 the trustee may claim the refund. Discuss this with the attorney.

B. Did you receive a tax refund in the last two years? Yes / No If yes, what year and how much received?

Federal – Year 20__ Amount \$ _____ Federal- Year 20__ Amount \$ _____
 State – Year 20__ Amount \$ _____ State – Year 20__ Amount \$ _____
 Homeowners - \$ _____

31. TAXES OWING (Estimate if exact amounts are not known; however, YEARS AND DATES MUST ACCURATE).

Year	Returns Filed	Amount Owing IRS	Amount Owing State	Amount Owing Other State	Lien Filed?
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No
20__	Yes/No				Yes/No

Continue on in earlier years if returns have not been filed or if taxes remain owing.

A. Are you anticipating owing taxes for the next calendar year? Yes / No If yes, how much? _____

If you will not be able to pay this sum you should contact your attorney or the appropriate paralegal regarding options prior to this bankruptcy case being filed.

B. Was a tax return filed late? Yes / No, If so, give us the tax year; and day, month, and year the return was filed. _____

C. Was a tax return filed by the IRS or State Taxing Agency on your behalf? Yes / No If so, what tax agency and what year? _____

ATTACH A COPY OF ANY AND ALL DOCUMENTS RELATING TO TAXES OWED!

SECURED LOANS (IMPORTANT - FILL OUT COMPLETELY REGARDLESS OF WHETHER YOU ARE KEEPING OR SURRENDERING PROPERTY) (i.e., car, furniture, jewelry, property taxes, home, etc.).

Description & Date Acquired	Example: 2001 Ford				
Name of Creditor and Address	US National Bank: Address:				
Loan Number	#12345678				
Interest Rate	9%				
Value	\$15,000.00				
Current Balance	\$18,000.00				
Amount of Monthly Payments	\$450.00				
How many months behind?	3 mos.				
Do you want to keep items?	Yes				
Is there a co-signer? If yes, name, address, and relationship	Joe Smith 1 Main Street Salem OR 97303 Uncle				

PLEASE REMEMBER WE CANNOT LIST ANY CREDITOR UNLESS WE HAVE FULL COMPLETE ADDRESSES WITH ZIP CODES

STATEMENT OF AFFAIRS

<p>1. Income from employment or operation of business <input type="checkbox"/> None</p> <p>State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Attach pay stubs received in the past sixty (60) days.</i></p> <p><i>Attach copies of your tax returns for the past two Years.</i></p> <p><i>Indicate the amount and source of income for this year-to-date, last year, and two years ago.</i></p>
<p>2. Income other than from employment or operation of business <input type="checkbox"/> None</p> <p>State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Did you sell anything, receive any benefits such as unemployment insurance, or have any gambling winnings?</i></p> <p><i>Indicate the amount and source of income for this year-to-date, last year, and two years ago</i></p>
<p>3. Payments to creditors Complete a. or b., as appropriate, and c.</p> <p style="text-align: right;"><input type="checkbox"/> None</p> <p><i>a. Individual or joint debtor(s) with primarily consumer debts:</i> List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p style="text-align: right;"><input type="checkbox"/> None</p> <p><i>b. Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter</p>	<p><i>Indicate the name and address of the creditor, dates of payment(s), amount paid, and amount still owing.</i></p> <p><i>Indicate the name and address of the creditor, dates of payment(s) or transfers, amount paid, and amount still owing.</i></p>

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Indicate the recipient's name, address, and relationship, dates of payment(s), amount paid, and amount still owing.

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to *which* the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Indicate the caption of the suit, case number, nature of proceeding, court and location, and the status or disposition.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Indicate the name and address of person for whose benefit the property was seized, date of seizure and description and value of property.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Indicate the name and address of the creditor or seller, date of repossession, foreclosure sale, transfer or return, and description and value of property.

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

Indicate the name and address of the assignee, date of assignment, and terms of assignment or settlement.

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Indicate the name and address of the custodian, name and location of court, case title and number, date of order, and description and value of property.

<p>7. Gifts <input type="checkbox"/> None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Indicate the name and address of the recipient, relationship to debtor if any, date of gift, and description and value of gift.</i></p>
<p>8. Losses <input type="checkbox"/> None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Indicate the description and value of the property, description of circumstances and, whether the loss was covered in whole or in part by insurance, and the date of the loss.</i></p>
<p>9. Payments related to debt counseling or bankruptcy <input type="checkbox"/> None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.</p>	<p><i>Indicate the name and address of the payee, date of payment, name of owner if other than debtor, and the amount of money or description and value of property.</i></p>
<p>10. Other transfers <input type="checkbox"/> None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p style="text-align: right;"><input type="checkbox"/> None</p> <p>b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.</p>	<p><i>Indicate the name and address of transferee, relationship to debtor, date, and description of property transferred and value received.</i></p> <p><i>Indicate the name of the trust or other device, date(s) of transfer(s), amount of money or description and value of property or debtor's interest in property.</i></p>

<p>11. Closed financial accounts <input type="checkbox"/> None</p> <p>List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Indicate the name and address of the institution, type and number of account and amount of final balance, and the amount and date of sale or closing.</i></p>
<p>12. Safe deposit boxes <input type="checkbox"/> None</p> <p>List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Indicate the name and address of bank or other depository, names and addresses of those with access to box or depository, description of contents, and date of transfer or surrender, if any.</i></p>
<p>13. Setoffs <input type="checkbox"/> None</p> <p>List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p>	<p><i>Indicate the name and address of the creditor, date of setoff and amount of setoff</i></p>
<p>14. Property held for another person <input type="checkbox"/> None</p> <p>List all property owned by another person that the debtor holds or controls.</p>	<p><i>Indicate the name and address of the owner, description and value of property, and the location of the property.</i></p>
<p>15. Prior address of debtor <input type="checkbox"/> None</p> <p>If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.</p>	<p><i>Indicate the address, name used, and dates of occupancy.</i></p>

<p>16. Spouses and Former Spouses <input type="checkbox"/> None</p> <p>If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.</p>	<p><i>Indicate the name.</i></p>
<p>17. Environmental Information</p> <p>For the purpose of this question, the following definitions apply:</p> <p>"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.</p> <p>"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.</p> <p>"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.</p> <p style="text-align: right;"><input type="checkbox"/> None</p> <p>a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.</p> <p style="text-align: right;"><input type="checkbox"/> None</p> <p>b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.</p> <p style="text-align: right;"><input type="checkbox"/> None</p> <p>c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.</p>	<p><i>Indicate the site name and address, name and address of governmental unit, date of notice, and if known, the environmental law.</i></p> <p><i>Indicate the site name and address, name and address of governmental unit, date of notice, and if known, the environmental law.</i></p> <p><i>Indicate the name and address of governmental unit, docket number, and status or disposition.</i></p>

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 post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

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 living 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 \$0 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, calculate 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. \$ _____	\$ _____

	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. \$ _____	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ _____	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. \$ _____	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ _____	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ _____	\$ _____
8b. Interest and dividends	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. \$ _____	\$ _____
8d. Unemployment compensation	8d. \$ _____	\$ _____
8e. Social Security	8e. \$ _____	\$ _____
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ _____	\$ _____
8g. Pension or retirement income	8g. \$ _____	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ _____	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9. \$ _____	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	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 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ _____
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 Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		12. \$ _____ Combined monthly income
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: _____		

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 post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

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 a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

	<input type="checkbox"/> No	<input type="checkbox"/> 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?
		_____	_____	_____	<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
		_____	_____	_____	<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: 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 B 6I.)

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

		Your expenses
4.	\$	_____

If not included in line 4:

4a.	Real estate taxes	\$	_____
4b.	Property, homeowner's, or renter's insurance	\$	_____
4c.	Home maintenance, repair, and upkeep expenses	\$	_____
4d.	Homeowner's association or condominium dues	\$	_____

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 B 6I).

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. **Your monthly expenses.** Add lines 4 through 21.
The result is your monthly expenses.

22. \$ _____

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 22 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:

Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

B21 (Official Form 21) (12/12)

UNITED STATES BANKRUPTCY COURT

_____ District of _____

In re _____,)
 [Set forth here all names including married, maiden,)
 and trade names used by debtor within last 8 years])
)
 Debtor) Case No. _____)
 Address _____)
 _____) Chapter _____)
)
 Last four digits of Social-Security or Individual Taxpayer-)
 Identification (ITIN) No(s), (if any):)
 _____)
 Employer Tax-Identification (EIN) No(s), (if any):)
 _____)
 _____)

STATEMENT OF SOCIAL-SECURITY NUMBER(S)

(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))^{*}

1. Name of Debtor (Last, First, Middle): _____

(Check the appropriate box and, if applicable, provide the required information.)

- Debtor has a Social-Security Number and it is: _____
(If more than one, state all.)
- Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is: _____
(If more than one, state all.)
- Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): _____

(Check the appropriate box and, if applicable, provide the required information.)

- Joint Debtor has a Social-Security Number and it is: _____
(If more than one, state all.)
- Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN) and it is: _____
(If more than one, state all.)
- Joint Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X _____
 Signature of Debtor Date

X _____
 Signature of Joint Debtor Date

^{*}Joint debtors must provide information for both spouses.
 Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.