

## CURRENT INCOME

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is anticipated (unless the spouses are separated and a joint petition is not filed).

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Employment:</b>	Husband	Wife
Occupation		
Name of Employer		
How long employed		
Address of Employer		

	Husband	Wife
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ _____	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify): _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm <i>[Prepare or print out (if you use computerized accounting software) a Profit and Loss Statement for the business]</i>	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social security or government assistance (Specify): _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify): _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ _____	\$ _____
16. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

## AVERAGE MONTHLY EXPENSES

**Complete the following statement of average monthly expenses by the categories provided. For expenses that are incurred on less than a monthly basis (such as insurance, home maintenance and repairs, car repairs, real estate or other taxes, etc.) or which vary month to month, estimate the average yearly cost and divide by 12. Use the amounts you reasonably believe you will incur, month to month, on a going forward basis.**

1. Rent or home mortgage payment (for first mortgage) (include lot rented for mobile home)	\$ _____
Second Mortgage	_____
Third Mortgage	_____
a. Are real estate taxes included?    Yes    No	
b. Is property insurance included?    Yes    No	
2. Utilities:	
a. Electricity and heating fuel	\$ _____
b. Water and sewer	\$ _____
c. Telephone	\$ _____
d. Other _____	\$ _____
3. Home maintenance (repairs and upkeep)	\$ _____
4. Food	\$ _____
5. Clothing	\$ _____
6. Laundry and dry cleaning	\$ _____
7. Medical and dental expenses	\$ _____
8. Transportation (not including car payments) (such as gas, tolls, parking)	\$ _____
Auto repair and maintenance	_____
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ _____
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ _____
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments:	
a. Auto	\$ _____
b. Other _____	\$ _____
c. Other _____	\$ _____
d. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other Expenses _____	\$ _____
Other Expenses _____	\$ _____
Other: _____	\$ _____

**18. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:**