

# The Means Test:

*Lines that change the game*

Cathy Moran

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# The Means Test



Making practical sense of ...much of BAPCPA, requires bankruptcy judges to adopt the approach of the White Queen, and believe in "as many as six impossible things before breakfast."

*Trejos*, 352 BR 249





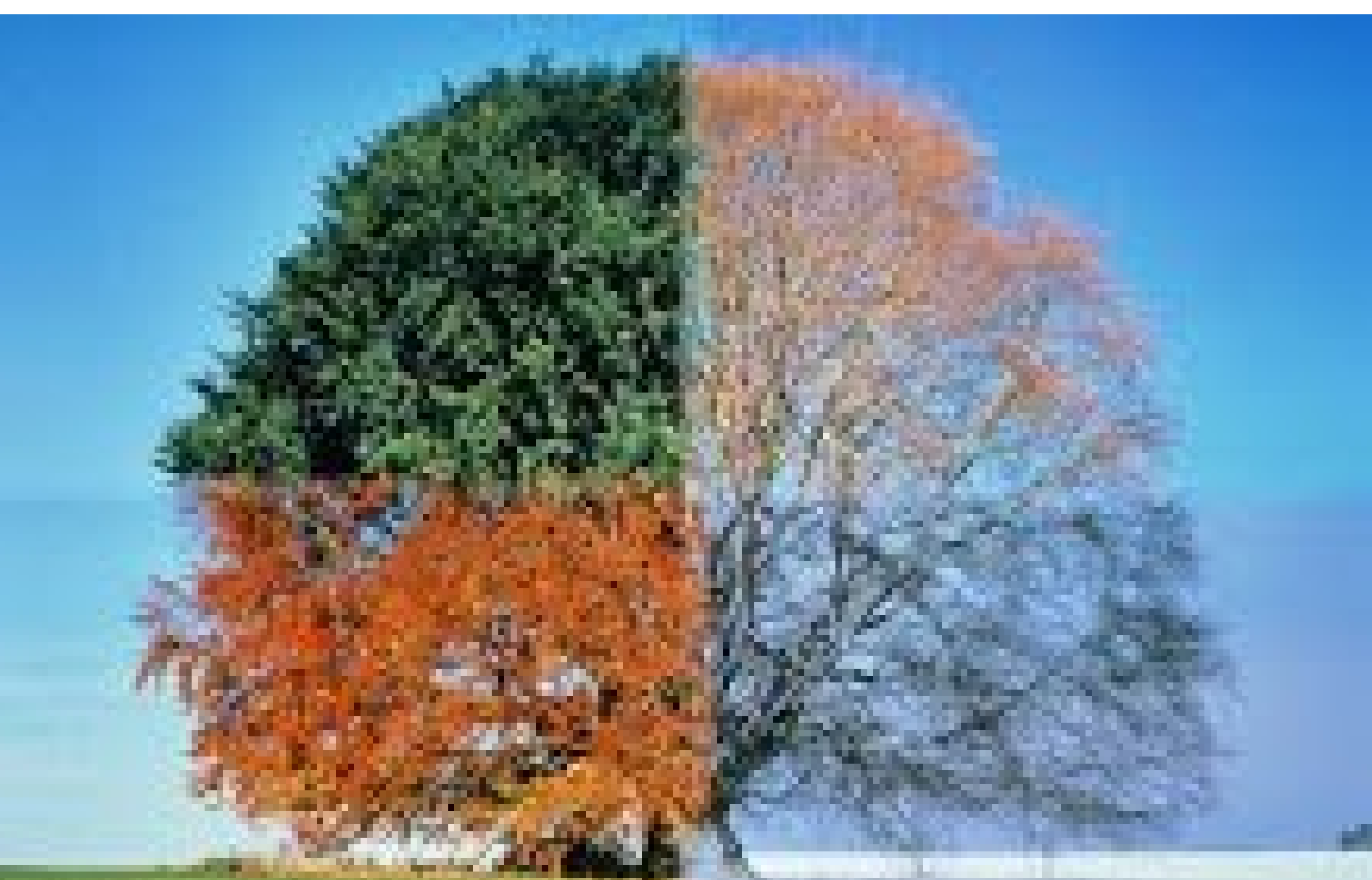
GAME CHANGERS

**Are debts primarily consumer?**



# Received and Derived?





**The only thing constant in life is change**

# When things have changed

- **Job loss**
- **Lumpy income**
- **Changing or irregular household size**



# Marital adjustment



# Possible adjustments

- support
- separate debts
- 401(k) contributions
- student loan payments
- recreation & hobbies
- bad habits

# Business cases









**TAXES**

# Debtor gets a refund



# Debtor owes taxes

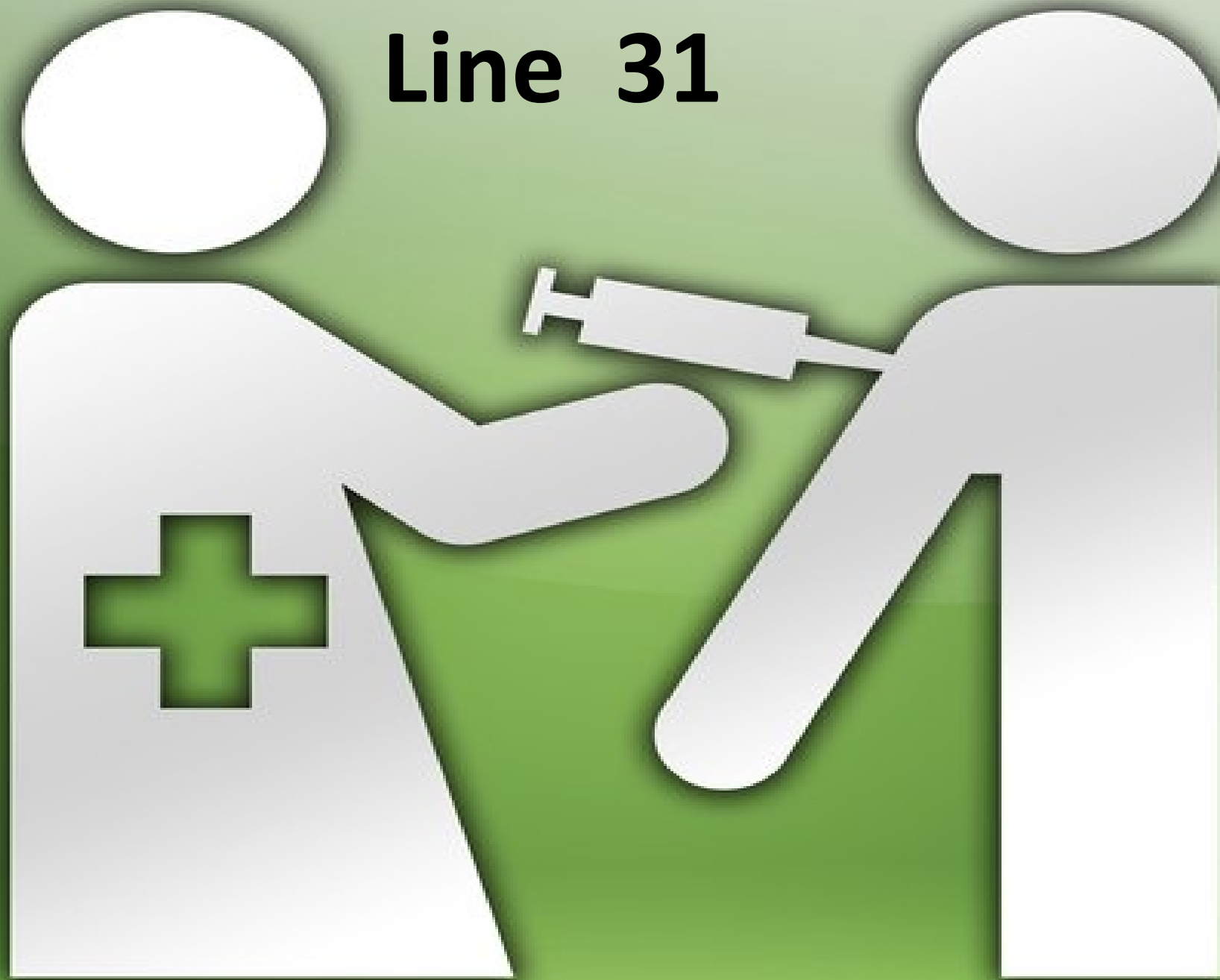




# **Tax situation will change**



**Line 31**





**Personal deferred maintenance**





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# Share means test cases

[MeansTestCompendium@gmail.com](mailto:MeansTestCompendium@gmail.com)

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