

**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 \_\_\_\_\_  
(State)

Case number \_\_\_\_\_  
(If known)

Check if this is an amended filing

Official Form 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 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 Your Household**

1. Do you have dependents who live with you?

- No  
 Yes. Fill out this information.

Do not list Debtor 1 and Debtor 2.

If you are filing jointly and live in separate households, list dependents who live in either household.

Each dependent who lives in the household	That person's relationship to Debtor 1 or Debtor 2	That person's age
Person 1	_____	_____
Person 2	_____	_____
Person 3	_____	_____
Person 4	_____	_____
Person 5	_____	_____

2. Do you have dependents who do not live with you?

- No  
 Yes. Fill out this information:

Do not list anyone listed in line 1.

Each dependent who does not live in the household	That person's relationship to Debtor 1 or Debtor 2	That person's age
Person 1	_____	_____
Person 2	_____	_____

3. Does anyone else live in your household?

- No  
 Yes. Fill out this information

Do not list Debtor 1, Debtor 2, and any dependents listed on lines 1 and 2.

If you are filing jointly and live in separate households, list everyone else who lives in either household.

Each other person who lives in the household	That person's relationship to Debtor 1 or Debtor 2
Person 1	_____
Person 2	_____
Person 3	_____

**Part 2: Estimate Your Ongoing Monthly Expenses**

		Column A For all individuals	Column B For Chapter 13 ONLY
		Your expenses as of the date you file for bankruptcy	What your expenses will be if your current plan is confirmed
<b>4. The rental or home ownership expenses for your residence.</b> Include first mortgage payments and any rent for the ground or lot.	4.	\$ _____	\$ _____
<b>If not included in line 4:</b>			
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.	\$ _____	\$ _____
<b>5. Additional mortgage payments for your residence,</b> such as home equity loans	5.	\$ _____	\$ _____
<b>6. Utilities:</b>			
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.	\$ _____	\$ _____
<b>7. Food and housekeeping supplies</b>	7.	\$ _____	\$ _____
<b>8. Childcare and children's education costs</b>	8.	\$ _____	\$ _____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	\$ _____	\$ _____
<b>10. Personal care products and services</b>	10.	\$ _____	\$ _____
<b>11. Medical and dental expenses</b>	11.	\$ _____	\$ _____
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ _____	\$ _____
<b>13. Entertainment, clubs, recreation, newspapers, magazine, and books</b>	13.	\$ _____	\$ _____
<b>14. Charitable contributions and religious donations</b>	14.	\$ _____	\$ _____
<b>15. Insurance.</b> 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.	\$ _____	\$ _____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	\$ _____	\$ _____
<b>17. Installment or lease payments:</b>			
17a. Car payments for Vehicle 1	17a.	\$ _____	\$ _____
17b. Car payments for Vehicle 2	17b.	\$ _____	\$ _____
17c. Student loan payments	17c.	\$ _____	\$ _____
17d. Other. Specify: _____	17d.	\$ _____	\$ _____
17e. Other. Specify: _____	17e.	\$ _____	\$ _____

		Column A For all individuals	Column B For Chapter 13 ONLY
		Your expenses as of the date you file for bankruptcy	What your expenses will be if your current plan is confirmed
18.	<b>Alimony, maintenance, and support that you pay to others</b>	18. \$ _____	\$ _____
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ _____	\$ _____
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income (Official Form 6I)</b>		
	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.	<b>Other.</b> Specify: _____	21. + \$ _____	+ \$ _____
22.	<b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ _____	\$ _____
23.	<b>Calculate your monthly net income.</b>		
	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 <i>monthly net income</i> .	23c. \$ _____	\$ _____
24.	<b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b>  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?  <input type="checkbox"/> No. <input type="checkbox"/> Yes.  Explain here:  <div style="border: 1px solid black; height: 100px; width: 100%;"></div>		

## Instructions for Schedule J: Your Expenses

### How to Fill Out Schedule J

Use Column A of *Schedule J: Your Expenses* (Official Form 6J) to estimate the monthly expenses, as of the date you file for bankruptcy, for you, your dependents, and the other people in your household whose income is included on *Schedule I: Your Income* (Official Form 6I).

If you are filing under chapter 13, you must also complete Column B. In Column B, itemize what your monthly expenses would be under the plan that you are submitting with this schedule or, if no plan is being submitted now, under the most recent plan you previously submitted.

Include your non-filing spouse's expenses unless you are separated. If one of you keeps a separate household, fill out separate *Schedule J* for Debtor 1 and Debtor 2 and write *Debtor 1* or *Debtor 2* at the top of page 1 of the form.

Do not include expenses that other members of your household pay directly from their income if you did not include that income on *Schedule I*. For example, if you have a roommate and you divide the rent and utilities and you have not listed your roommate's contribution to household expenses in line 11 of *Schedule I*, you would list only your share of these expenses on *Schedule J*.

Show all totals as monthly payments. If you have weekly, quarterly, or annual payments, calculate how much you would spend on those items every month.

Do not list as expenses any payments on credit card debts incurred before filing bankruptcy.

Do not include business expenses on this form. You have already accounted for those expenses as part of determining net business income on *Schedule I*.

On line 20, do not include expenses for your residence or for any rental or business property. You have already

listed expenses for your residence on lines 4 and 5 of this form. You listed the expenses for your rental and business property as part of the process of determining your net income from that property on *Schedule I* (line 8a).

If you have nothing to report for a line, write \$0.

### Understand the terms used in this form

This form uses *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, this form uses *you* to ask for information from both debtors. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

### Things to remember when filling out this form

- Be as complete and accurate as possible.
- 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).
- If two married people are filing together, both are equally responsible for supplying correct information.
- Do not list a minor child's full name. Instead, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (*John Doe, parent, 123 Main St., City, State*). 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m) and 9037.

**Do not file these instructions with your bankruptcy filing package. Keep them for your records.**

## COMMITTEE NOTE

*Schedule I: Your Income* (Official Form 6I) and *Schedule J: Your Expenses* (Official Form 6J), which apply only in cases of individual debtors, have been revised as part of the Forms Modernization Project, making the forms easier to read and, as a result, likely to generate more complete and accurate responses.

Revised Schedules I and J seek to obtain a full picture of debtor's economic situation—to the extent that debtor receives income or has expenses. The revised forms are intended to avoid the situation that frequently happens with the current forms where debtor lives with and pools assets with other people and the household provides support to dependents who may not be related by blood or marriage to debtor.

The amendments seek to avoid the situation where the expenses listed on Schedule J are for the entire household, but the income listed on Schedule I is only for the debtor. Line 11 on revised Schedule I, now includes contributions made by someone else to the expenses on Schedule J and the debtor is instructed to include contributions from an unmarried partner, members of the debtor's household, dependents, roommates, and other friends or relatives.

As revised, Schedule J asks for expenses at two different points in time in chapter 13 cases—as of the date the debtor files bankruptcy (Column A) and as of the date a proposed 13 plan is confirmed (Column B).

In drafting the form it became apparent that at least some courts are using Schedules I and J in analyzing proposed chapter 13 plans and potential modification of those plans. Sometimes amended Schedules I and J are required when a debtor's financial circumstances change. To avoid a lack of clarity on the form regarding the date to be used in computing expenses, and in order to allow Schedule J to continue to serve the plan feasibility function, the revised form requests information on both time bases in chapter 13 cases.

New lines 1, 2, and 3 on revised Schedule J request information on dependents who live with the debtor, dependents who live separately, and other members of the household. In addition, new line 23 on the form includes a calculation of the debtor's monthly net income.