

Overview:

Official Form 106J, *Schedule J: Your Expenses*, replaces Official Form 6J, *Your Expenses*, in cases of individual debtors.

New Form Elements:

The form has been revised to include references to new *Schedule J-2: Expenses for Separate Household of Debtor 2* (Official Form 106J-2) at line 1 and new line 22b. The revisions clarify how to calculate monthly net income in joint cases where Debtor 1 and Debtor 2 maintain separate households. Line 22b is added so Schedule J and Schedule J-2 are easily coordinated.

REVISED – The language has been revised, now referencing Debtor 1 and Debtor 2 in the caption.

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
- A supplement showing postpetition chapter 13 expenses as of the following date:
MM / DD / YYYY

REVISED Form Title— Official Form 106J, *Schedule J: Your Expenses*, replaces Official Form B 6J, *Schedule J: Your Expenses*, in cases of individual debtors.

Official Form 106J
Schedule J: Your Expenses 12/15

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 Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

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
_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

REVISED – There is now a reference to Schedule 106J-2, to be used if Debtor 2 maintains a separate household.

REVISED – The revision date on the form has changed from 12/13 to 12/15.

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 106I).

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ _____
If not included in line 4:	
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. \$ _____

Form Modernization Overview

Official Form 106J

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NEW – Line 22b and 22c are added to the form to allow for the totaling of a Debtor 1 and Debtor 2 expenses

REVISED – Line 23b changes a reference to a line number to make it match the modern form numbering

<p>21. Other. Specify: _____</p>	<p>21. +\$ _____</p>						
<p>22. Calculate your monthly expenses.</p> <p>22a. Add lines 4 through 21.</p> <p>22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</p> <p>22c. Add line 22a and 22b. The result is your monthly expenses.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50px;">22a.</td> <td>\$ _____</td> </tr> <tr> <td>22b.</td> <td>\$ _____</td> </tr> <tr> <td>22c.</td> <td>\$ _____</td> </tr> </table>	22a.	\$ _____	22b.	\$ _____	22c.	\$ _____
22a.	\$ _____						
22b.	\$ _____						
22c.	\$ _____						
<p>23. Calculate your monthly net income.</p> <p>23a. Copy line 12 (your combined monthly income) from Schedule I.</p> <p>23b. Copy your monthly expenses from line 22c above.</p> <p>23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.</p>	<p>23a. \$ _____</p> <p>23b. -\$ _____</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50px;">23c.</td> <td>\$ _____</td> </tr> </table>	23c.	\$ _____				
23c.	\$ _____						
<p>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</p> <p>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?</p> <p><input type="checkbox"/> No.</p> <p><input type="checkbox"/> Yes. Explain here:</p> <div style="border: 1px solid black; height: 60px; width: 100%; margin-top: 5px;"></div>							