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eligibility for
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the monthly
payment will be
under a Chapter
13 plan. Please
complete the
following to the
best of your
ability. Keep in
mind that you
may be asked to
produce backup
documentation to
prove the
accuracy of the

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expenses you
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Mont hly
Expense Sheet -
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Ch. 7 and Ch. 13
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Worksheets. This
page is created
with bankruptcy

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clients in mind.
On this page are
links to the
Chapter 7 and
Chapter 13
bankruptcy
worksheets. The
Bankruptcy
worksheets, at
first, seem
somewhat
overwhelming.
Believe it or
not, they are

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rather simple.

Many of the questions will not require anything more than a “yes ...

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Dennis Love, LLC**

...

Who can qualify
for Chapter 7

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bankruptcy? As of 2005, debtors must pass the "means" test in order to qualify for Chapter 7 bankruptcy. The "means" test is used to determine whether your income is low enough relative to your

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necessary
expenses to
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Chapter 7

Monthly Expenses Worksheet

The following expenses are typically considered as “allowable living expenses” in a Chapter 7 or 13 bankruptcy

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proceeding if
reasonable in
amount: Rent or
home mortgage
payment

(including lot
rented for
mobile home)

Electricity,
natural gas,
butane; Cable
television;

Internet
service; Water

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7 Monthly
and sewer;
Telephone
Expenses
(including
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cellular phones)
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If you're a low-income filer, you'll likely qualify for

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Chapter 7

bankruptcy based
on your gross
income alone.

Even if you make
too much money
to pass the
Chapter 7 means
test

automatically,
you might still
be able to
qualify for
Chapter 7

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bankruptcy. The two-part means test allows you to deduct certain expenses in full to reduce your disposable income.

**Expenses That
Can Help You
Pass
Bankruptcy's**

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Means Test |

NoLo

To budget for expenses that you only pay once a year, just divide those costs by 12 to arrive at their monthly cost to you.

Since we're all about side hustles, saving

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and paying off
debt around
here, you'll
also see that
this budget
worksheet has
room to enter
multiple income
streams, and to
plan how much
you're going to
save and pay off
this month.

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to pass the
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test
automatically,
you might still
be able to
qualify for
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two-part means

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test allows you
to deduct
certain expenses
in full to
reduce your
disposable
income.

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Person Two

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7 Monthly Three

Persons Four

Persons; Food.

\$385. \$715.

\$779. \$947.

Housekeeping

supplies. \$45.

\$67. \$73. \$71.

Apparel &

services. \$85.

\$158. \$192.

\$251. Personal

care products &

services. \$43.

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\$73. \$74. \$88.

Miscellaneous.

\$157. \$285.

\$315. \$383.

Total: \$715.

\$1,298. \$1,433.

1,740

**National
Standards: Food,
Clothing and
Other Items ...**

Chapter 7

Monthly Expenses

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\$67: \$73 \$71:

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services	\$85
\$158:	\$192
\$251:	
Personal care	
products &	
services	\$43
\$73:	\$74
\$88:	
Miscellaneous	
\$157	\$285:
\$315	
\$383:	Total
\$715.	\$1,298:

**2020 Allowable
Living Expenses
National**

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You may also have certain expected or even recurring expenses that occur more or less often than monthly. To account for those expenses (like car insurance) in your monthly

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budget, simply calculate the total expense for the calendar year and divide that by 12 in order to find the "monthly" expense. Write that number in the appropriate row and column.

Basic Monthly

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expenses in
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eligibility for
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payment will be

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under a Chapter
13 plan. Please
complete the
following to the
best of your
ability. Keep in
mind that you
may be asked to
produce backup
documentation to
prove the
accuracy of the
expenses you
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worksheet as

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“income” and the second one as “expenses” by right-clicking the tab at the bottom of each worksheet, then selecting the “rename” option, and entering the name. Add the headings for columns You have to do this for

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all of the
columns located
in the top row
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