

## CHAPTER 13 TRUSTEE EXPENSE GUIDELINES

September 18, 2008

These expense guidelines are for cases assigned to Russell Brown and Edward Maney. These expense amounts are what the trustees generally consider reasonable and for completing Schedule J, not for completing the Form B22C. Do not put expenses on Schedule J for debts that are included in the Chapter 13 plan payment. Generally, the Trustees will object to direct payment of most debts secured by personal property.

Schedule J Categories		Monthly Amounts
<b>1</b>	<b>Mortgage/Rent</b>	Maximum of 35% of gross income
<b>2</b>	<b>Utilities</b>	<ul style="list-style-type: none"> <li>a. Electricity \$275</li> <li>b. Water and sewer \$72</li> <li>c. Telephone \$65</li> <li>d. Other (e.g. gas) \$95</li> </ul>
<b>3</b>	<b>Home Maintenance (if own home)</b>	\$100
<b>4</b>	<b>Food</b>	\$301 single person or head of household \$528 joint debtors \$210 per additional dependent
<b>5</b>	<b>Clothing</b>	\$65 per person
<b>6</b>	<b>Laundry and dry cleaning</b>	\$20 per case
<b>7</b>	<b>Medical and dental expenses</b>	Actual expenses on a case by case basis
<b>8</b>	<b>Transportation</b>	\$300 per vehicle or \$75 for public transportation
<b>9</b>	<b>Recreation, clubs, entertainment, newspapers, magazines, and personal care products and services</b>	\$132 single debtor or head of household \$200 joint debtors or family
<b>10</b>	<b>Charitable contributions</b>	Actual <= 15% to be verified
<b>11</b>	<b>Insurance (not deducted from wages or included in home mortgage payments)</b>	<ul style="list-style-type: none"> <li>a. Homeowner or renter Actual homeowner's insurance if not in mortgage payment; actual renter's insurance \$20</li> <li>b. Life Case by case basis</li> <li>c. Health Case by case basis</li> <li>d. Auto Case by case basis</li> <li>e. Other Case by case basis</li> </ul>
<b>12</b>	<b>Taxes (not already deducted from wages or included in home mortgage payments)</b>	Actual liability
<b>13</b>	<b>Installment or lease payments</b>	<ul style="list-style-type: none"> <li>a. Auto 522 per vehicle for debtor and spouse</li> <li>b. Other personal property Actual, reasonable &amp; necessary expenses</li> </ul>
<b>14</b>	<b>Alimony, maintenance, or support paid to others</b>	Per court order
<b>15</b>	<b>Payments for support of additional dependents not living at home</b>	Per court order
<b>16</b>	<b>Regular expenses from operation of business, profession, or farm</b>	§ 541(b)(7)(B)
<b>17</b>	<b>Miscellaneous expenses, including cell 401(k) contributions</b>	\$120
		§ 541(b)(7)(B)