

Bankruptcy Worksheet

Thomas B. Kakassy

NAME: _____

ADDRESS: _____

If you have moved recently, tell us about it: _____

Telephone # _____ Name of spouse _____

Date this form was filled out: _____

Thomas B. Kakassy

My Appointment is:

414 S. South Street
Gastonia, NC 28053

Date: _____ Time: _____

To schedule an appointment, **contact Amy at 704-867-1795 ext. 101**

IMPORTANT!

1. **Please fill out this form completely.** Leave nothing blank. If a question just does not pertain to you, put n/a. If you need more space, add pages or write wherever there is a space.
2. There is a \$50.00 consultation fee which must be paid in cash, money order or a cashier's check. **We do not accept credit cards or checks for our consultation fee.** The consultation fee is payable in advance and is non-refundable. If you printed this form off the internet, please bring payment as indicated above. If we have to reschedule an appointment because we need more information, there will be an additional \$50 charge.
3. List **all** your debts, including to relatives. Attach additional sheets as necessary.
4. If you haven't already visited our website at www.kakassy.com, we encourage you to do so.
5. Please don't bring disruptive children with you.

BANKRUPTCY LAWS

Revisions in the bankruptcy laws, which became effective October 17, 2005, have made it difficult (or in some cases impossible) for some individuals to file. In order to evaluate your case, we **must** have the following information.

Have you filed bankruptcy before? **yes** or **no** If yes, Was it a **Ch. 13** or **Ch. 7**

Case no. _____ When _____ Where _____

What happened? Were you discharged successfully? **yes** or **no** If yes, when _____

Dismissed **yes** or **no** Reason? _____

How many people live at your house? _____

How many are your legal dependents? _____ Don't know _____

LAST SIX MONTHS' GROSS INCOME

List your **exact** gross income for each of the previous six months for each household member. Do not estimate. List income from any source whatsoever, including child support, food stamps, unemployment, or any other source, and make clear in your answer which source the amount comes from each month. Attach a separate sheet, if necessary. If you do decide to file, we will need your last six months' pay stubs and other information, at your next appointment. Even if you would like to file as an individual, we need the income for your spouse, otherwise we cannot determine whether you qualify.

Debtor (name) _____ :

- Month 1 (last month) _____, 20_____.

Name of Employer or specify the source _____

Gross Income \$ _____

- Month 2 (previous month) _____, 20_____.

Name of Employer or specify the source _____

Gross Income \$ _____

- Month 3 (previous month) _____, 20_____.

Name of Employer or specify the source _____

Gross Income \$ _____

- Month 4 (previous month) _____, 20_____.

Name of Employer or specify the source _____

Gross Income \$ _____

- Month 5 (previous month) _____, 20_____.

Name of Employer or specify the source _____

Gross Income \$ _____

- Month 6 (previous month) _____, 20_____.

Name of Employer or specify the source _____

Gross Income \$ _____

Joint Debtor (name) _____ ;

- Month 1 (last month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____
- Month 2 (previous month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____
- Month 3 (previous month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____
- Month 4 (previous month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____
- Month 5 (previous month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____
- Month 6 (previous month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____

Other household member:

Name/relationship: _____

- Month 1 (last month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____
- Month 2 (previous month) _____, 20_____.
Name of Employer or specify the source _____
Gross Income \$ _____

- Month 3 (previous month) _____, 20____.
- Name of Employer or specify the source _____
- Gross Income \$_____
- Month 4 (previous month) _____, 20____.
- Name of Employer or specify the source _____
- Gross Income \$_____
- Month 5 (previous month) _____, 20____.
- Name of Employer or specify the source _____
- Gross Income \$_____
- Month 6 (previous month) _____, 20____.
- Name of Employer or specify the source _____
- Gross Income \$_____

PLEASE PROVIDE INCOME INFORMATION ON ALL HOUSEHOLD MEMBERS. USE ADDITIONAL PAGES, IF NECESSARY.

<p>OFFICE USE ONLY:</p> <p>Total gross inc. _____</p> <p>Annualized _____</p> <p>Monthly: _____</p> <p>Presumption? _____</p>

- Have you been to see another attorney? **yes** or **no** If yes, what happened?

- What is your marital status? **single** **married** **divorced** **separated** **widowed**
Tell us about any divorce proceedings within the last five years.

- Are you thinking of filing individually or jointly? _____ What makes you think that is appropriate?

- Describe any bad things which may have made you think about filing bankruptcy (like a lost job, sickness, etc)

- Are you paying, or **under an order** to pay, **child support** **yes** or **no** or **alimony** **yes** or **no**
Tell us about it. Include: when you were ordered and in what court; if you're behind, tell us how much; whether the arrearage is part of a court order; whether you are being garnished; anything else you think is important. Attach a separate sheet as necessary.
-
-

HOUSING/REAL ESTATE

- **Do you rent the place where you reside?** yes or no **OR**
- **Are you buying your home?** yes or no **If you are buying,**
What year did you buy? _____ What was the purchase price? \$ _____
What is the tax value? _____
If you had to sell it today, what do you think it would sell for? \$ _____
Why do you say that? _____
Describe the date and amount of any recent appraisal _____
What is your loan balance? \$ _____ How much are your monthly payments? \$ _____
Second mortgage/equity line balance: \$ _____ How much are your monthly payments? \$ _____
Whose name is on the deed to the house (we mean who owns it—don't answer "the bank")
_____ Do you know for sure? **yes** or **no**

- **First Mortgage:**

Are you current or behind on the payments? _____ If behind, how many months? _____
Total you are behind, including late payments and attorneys fees: \$ _____ If a foreclosure has started, tell us about it—what has happened so far? _____
Is there a hearing date set? _____ Have you ever made any agreement with the lender to defer payments? _____ Tell us about it _____

Are any balloon payments due? _____, If yes, how much? _____ When? _____

- **Second Mortgage/Equity line:**

Are you current or behind on the payments? _____ If behind, how many months? _____
Total you are behind, including late payments and attorneys fees: \$ _____ If a foreclosure has started, tell us about it—what has happened so far? _____
Is there a hearing date set? _____ Have you ever made any agreement with the lender to defer payments? _____ Tell us about it _____

Are any balloon payments due? _____, If yes, how much? _____ When? _____

- **Do you own any cemetery plots?** yes or no
If so, where? _____ Value? \$ _____ Balance? _____

- Tell us about any other real estate in which you have any interest of any kind. Include description, location and value.
-
-

- Tell us about any **transfers of real estate** or any other property which you have made in the **last two years**: (including those to family members)

_____;
in the **last four years**:

- Tell us about any unusual financial event or transfer occurring in the last two years:

Check the North Carolina Treasurer's website for any funds that may be escheated to you:
<https://www.nctreasurer.com> – Were any funds being held? _____, if yes, how much? _____

AUTOMOBILES/MOTORCYCLES/FOUR WHEELERS/BOATS, ETC.

Vehicle #1-- describe completely:

Year _____ Make _____ Model _____

LX, ES, 4WD, etc? _____ Mileage _____

Purchase date? _____

Do you have a loan on it? yes or No

When did you get the loan? _____

What is the balance? _____

Are you behind on the loan? yes or No

If so, the total amount? _____ & # of pmts: _____

Who is it titled to? _____

What is the market value? \$ _____ Why? _____

Who is the creditor? _____

Total owe \$ _____ Monthly \$ _____

[FOR OFFICE USE ONLY--NADA = _____]

Do you plan to keep or return this vehicle? - _____

Vehicle #2-- describe completely:

Year _____ Make _____ Model _____

LX, ES, 4WD, etc? _____ Mileage _____

Purchase date? _____

Do you have a loan on it? yes or No

When did you get the loan? _____

What is the balance? \$ _____

Are you behind on the loan? yes or No

If so, the total amount? _____ & # of pmts: _____

Who is it titled to? _____

What is the market value? \$ _____ Why? _____

Who is the creditor? _____

Total owed \$ _____ Monthly \$ _____

[FOR OFFICE USE ONLY--NADA = _____]

Do you plan to keep or return this vehicle? _____

Vehicle #3-- describe completely:

Year _____ Make _____ Model _____

LX, ES, 4WD, etc? _____ Mileage _____

Purchase date? _____

Do you have a loan on it? yes or No

When did you get the loan? _____

What is the balance? _____

Are you behind on the loan? yes or No

If so, the total amount? _____ & # of pmts: _____

Who is it titled to? _____

What is the market value? \$ _____ Why? _____

Who is the creditor? _____

Total owe \$ _____ Monthly \$ _____

[FOR OFFICE USE ONLY--NADA = _____]

Do you plan to keep or return this vehicle? - _____

Vehicle #4-- describe completely:

Year _____ Make _____ Model _____

LX, ES, 4WD, etc? _____ Mileage _____

Purchase date? _____

Do you have a loan on it? yes or No

When did you get the loan? _____

What is the balance? \$ _____

Are you behind on the loan? yes or No

If so, the total amount? _____ & # of pmts: _____

Who is it titled to? _____

What is the market value? \$ _____ Why? _____

Who is the creditor? _____

Total owed \$ _____ Monthly \$ _____

[FOR OFFICE USE ONLY--NADA = _____]

Do you plan to keep or return this vehicle? _____

If you have additional vehicles: attach additional sheets, and furnish the info.

Have you had a vehicle repossessed? If so, tell us about it _____

Are you a co-owner of a vehicle or have you co-signed a loan with anyone else? Yes or No

Describe: _____

Have you now told us about ALL vehicles titled to you? _____

Are you using someone else's vehicle? _____ If so, why? _____

• Approximate balance in bank accounts of all sorts: Checking: \$ _____ Savings: \$ _____
Other: \$ _____

• Have you been sued by anyone for anything in the past 10 years? Yes or No

If so, please describe: Date: _____ Who sued you? _____
Why? _____

Did they get a judgment against you? Yes or No Where was the lawsuit filed

(County) _____

• Have you inherited any property, real estate or personal, or monies in the recent past? **Yes or No** Do you expect to inherit anything in the immediate future? **Yes or No**

If so, please describe: Date of inheritance: _____ What _____ Value \$ _____

• Do you have a pension, 401-K, retirement, IRA, etc? Describe. Include description, location & balance.

• What is the last date you used ANY of your credit cards? _____

• Describe any other assets of any sort, and how you value

TAX INFORMATION

Do you owe any taxes? _____ Whether or not you do, furnish the following information. You will need your tax returns in hand to furnish this information accurately.

• **Personal income tax returns, state and federal:**

• **Are you current** in your filing of tax returns for the last three years? Yes or No State & Federal? _____
Do you have copies? _____ Do you have written evidence that they were filed? Yes or No

Tell us the status of any tax refunds for this year's tax filing:

___ I expect to receive state and federal refunds in these amounts: Federal \$ _____ State \$ _____

___ I definitely am not entitled to a refund

___ I got a refund in the amount of \$ _____ on _____ and spent it on the following:

___ I don't know.

Did you file your tax returns last year (20____)? Yes or No

Federal Return filed? _____ Amount owed: \$ _____ Amount of refund: \$ _____

State return filed? _____ Amount owed: \$ _____ Amount of refund: \$ _____

If you received a refund, what did you do with it? _____

Please describe any collection efforts: _____

Did you file your tax returns year before last (20____)? Yes or No

Federal Return filed? _____ Amount owed: \$ _____ Amount of refund: \$ _____

State return filed? _____ Amount owed: \$ _____ Amount of refund: \$ _____

If you received a refund, what did you do with it? _____

Please describe any collection efforts: _____

Did you file your tax returns year before above (20____)? Yes or No

Federal Return filed? _____ Amount owed: \$ _____ Amount of refund: \$ _____

State return filed? _____ Amount owed: \$ _____ Amount of refund: \$ _____

If you received a refund, what did you do with it? _____

Please describe any collection efforts: _____

Do you owe State or federal taxes for any preceding years? Describe each year for which taxes are owed; the amount; and whether it is state, federal, or local. If you owe for several years, describe each separately.

Business taxes: Do you owe any? _____
(each year must be listed separately) If more than 3 please list on another sheet and attach

Year _____ What type of tax, i.e. sales, employer's, corporate? _____
 Amount owed \$ _____ Please describe any collection efforts _____

Year _____ What type of tax, i.e. sales, employer's, corporate? _____
 Amount owed \$ _____ Please describe any collection efforts _____

Year _____ What type of tax, i.e. sales, employer's, corporate? _____
 Amount owed \$ _____ Please describe any collection efforts _____

Do you have available your last three years' tax returns? _____ Describe any problem getting _____

Tell us the status of any tax refunds for this year's tax filing (business):

I Expect to receive state and federal refunds in these amounts: Federal \$ _____ State \$ _____

I definitely am not entitled to a refund

I got a refund in the amount of \$ _____ on _____ and spent it on the following:

I don't know

Do you have any student loans? _____ Describe: who to? _____

Federally guaranteed? **Yes or No Don't know** Amount: \$ _____

Was this loan issued by a nonprofit agency? **Yes or No Don't know**

Who else is obligated? _____ What is the interest rate? _____

ALL DEBTS

All means all. Do not leave any out, even if you mentioned them above. List them even if you want to continue paying and keep the collateral. Include mortgages. Include debts to family members. If you are married, indicate whether you, your spouse, or both owe the debt. Answer each question below for each creditor.

Creditor	Total Amount Owed	Who owes it?	Behind?	How far?	Collateral?
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

Schedule I: Your Income (Official Form 106I)

In *Schedule I: Your Income* (Official Form 106I), you will give the details about your employment and monthly income as of the date you file this form. If you are married and your spouse is living with you, include information about your spouse even if your spouse is not filing with you. If you are separated and your spouse is not filing with you, do not include information about your spouse.

How to report employment and income

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

In Part 1, line 1, fill in employment information for you and, if appropriate, for a non-filing spouse. If either person has more than one employer, attach a separate page with information about the additional employment.

In Part 2, give details about the monthly income you currently expect to receive. Show all totals as monthly payments, even if income is not received in monthly payments.

If your income is received in another time period, such as daily, weekly, quarterly, annually, or irregularly, calculate how much income would be by month, as described below.

If either you or a non-filing spouse has more than one employer, calculate the monthly amount for each employer separately, and then combine the income information for all employers for that person on lines 2-7.

One easy way to calculate how much income per month is to total the payments earned in a year, then divide by 12 to get a monthly figure. For example, if you are paid seasonally, you would simply divide the amount you expect to earn in a year by 12 to get the monthly amount.

Below are other examples of how to calculate monthly amount.

Example for weekly payments:

If you are paid \$1,000 every week, figure your monthly income in this way:

\$1,000	income every week
X 52	number of pay periods in the year
\$52,000	total income for the year

$\frac{\$52,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$4,333 \text{ monthly income}$

Example for bi-weekly payments:

If you are paid \$2,500 every other week, figure your monthly income in this way:

\$2,500	income every other week
X 26	number of pay periods in the year
\$65,000	total income for the year

$\frac{\$65,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$5,417 \text{ monthly income}$

Example for daily payments:

If you are paid \$75 a day and you work about 8 days a month, figure your monthly income in this way:

\$75 income a day
X 96 days a year
\$7,200 total income for the year

$\frac{\$7,200 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$600 \text{ monthly income}$

or this way:

\$75 income a day
X 8 payments a month
\$600 income for the month

Example for quarterly payments:

If you are paid \$15,000 every quarter, figure your monthly income in this way:

\$15,000 income every quarter
X 4 pay periods in the year
\$60,000 total income for the year

$\frac{\$60,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$5,000 \text{ monthly income}$

Example for irregular payments:

If you are paid \$4,000 8 times a year, figure your monthly income in this way:

\$4,000 income a payment
X 8 payments a year
\$32,000 income for the year

$\frac{\$32,000 \text{ (income for year)}}{12 \text{ (number of months in year)}} = \$2,667 \text{ monthly income}$

In Part 2, line 11, fill in amounts that other people provide to pay the expenses you list on *Schedule J: Your Expenses*. For example, if you and a person to whom you are not married pay all household expenses together and you list all your joint household expenses on Schedule J, you must list the amounts that person contributes monthly to pay the household expenses on line 11. If you have a roommate and you divide the rent and utilities, do not list the amounts your roommate pays on line 11 if you have listed only your share of those expenses on Schedule J. Do not list on line 11 contributions that you already disclosed elsewhere on the form.

Note that the income you report on *Schedule I* may be different from the income you report on other bankruptcy forms. For example, the *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), *Chapter 11 Statement of Your Current Monthly Income* (Official Form 122B), and the *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1) all use a different definition of income and apply that definition to a different period of time. *Schedule I* asks about the income that you are now receiving, while the other forms ask about income you received in the applicable time period before filing. So the amount of income reported in any of those forms may be different from the amount reported here.

If, after filing *Schedule I*, you need to file an estimate of income in a chapter 13 case for a date after your bankruptcy, you may complete a supplemental *Schedule I*. To do so you must check the "supplement" box at the top of the form and fill in the date.

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 _____

Case number
 (if known) _____

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY _____

Official Form 1061

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. 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 Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- Employed
 Not employed

- Employed
 Not employed

Occupation

Employer's name

Employer's address

Number Street _____

City State ZIP Code _____

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ _____	\$ _____
3. Estimate and list monthly overtime pay.	+\$ _____	+\$ _____
4. Calculate gross income. Add line 2 + line 3.	\$ _____	\$ _____

Debtor 1

First Name Middle Name Last Name

Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse

Copy line 4 here... 4. \$ \$

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
5b. Mandatory contributions for retirement plans
5c. Voluntary contributions for retirement plans
5d. Required repayments of retirement fund loans
5e. Insurance
5f. Domestic support obligations
5g. Union dues
5h. Other deductions. Specify:

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ \$

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ \$

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
8b. Interest and dividends
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
8d. Unemployment compensation
8e. Social Security
8f. Other government assistance that you regularly receive
8g. Pension or retirement income
8h. Other monthly income. Specify:

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ \$

10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. \$ + \$ = \$

11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 12. \$ Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Schedule J: Your Expenses (Official Form 106J and 106J-2)

Schedule J: Your Expenses (Official Form 106J) provides an estimate of 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 106I).

If you are married and are filing individually, include your non-filing spouse's expenses unless you are separated.

If you are filing jointly and Debtor 1 and Debtor 2 keep separate households, Debtor 2 must complete and include *Schedule J-2: Expenses for Separate Household of Debtor 2* (Official Form 106J-2).

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.

If, after filing *Schedule J*, you need to file an estimate of expenses in a chapter 13 case for a date after your bankruptcy, you may complete a supplemental *Schedule J*. To do so you must check the "supplement" box at the top of the form and fill in the date.

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 _____

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 _____

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?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- No
- Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	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

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

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.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

	Your expenses
4.	\$ _____
4a.	\$ _____
4b.	\$ _____
4c.	\$ _____
4d.	\$ _____

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Your expenses

- 5. Additional mortgage payments for your residence, such as home equity loans
6. Utilities:
6a. Electricity, heat, natural gas
6b. Water, sewer, garbage collection
6c. Telephone, cell phone, internet, satellite, and cable services
6d. Other. Specify:
7. Food and housekeeping supplies
8. Childcare and children's education costs
9. Clothing, laundry, and dry cleaning
10. Personal care products and services
11. Medical and dental expenses
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.
13. Entertainment, clubs, recreation, newspapers, magazines, and books
14. Charitable contributions and religious donations
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.
15a. Life insurance
15b. Health insurance
15c. Vehicle insurance
15d. Other insurance. Specify:
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:
17. Installment or lease payments:
17a. Car payments for Vehicle 1
17b. Car payments for Vehicle 2
17c. Other. Specify:
17d. Other. Specify:
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).
19. Other payments you make to support others who do not live with you. Specify:
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.
20a. Mortgages on other property
20b. Real estate taxes
20c. Property, homeowner's, or renter's insurance
20d. Maintenance, repair, and upkeep expenses
20e. Homeowner's association or condominium dues

Have your expenses recently changed? _____ If so, explain: _____

- **Describe any conveyance or transfer** of anything of significant value (over \$500) which you have made in the last two (2) years. If any proceeds went to relatives or close friends, tell us everything you know about it.

- Tell us anything else you think we should know about your financial situation:

What specific questions do you have about your situation?

Did you understand all of the above worksheet? Yes or No Is it complete? _____

I understand that my first consultation is for the purpose of determining whether an attorney/client relationship will be entered into; I understand that Thomas B. Kakassy will not become my attorney until this relationship has been entered into; I understand that any opinion rendered is just that, that different attorneys may have different opinions, and that I am free to consult with any other attorney before or after this consultation. I understand that the new bankruptcy law requires me to furnish copies of tax returns, to attend a pre-filing briefing and to take a post-filing credit counseling course, to furnish other information, and to strictly comply with other rules; that any misinformation or missing information may result in my inability to file a petition and/or the retention of any attorney's fees paid to the attorney; and that the \$50 I have paid for this first consultation is nonrefundable in any case. If I proceed by paying for the filing of a bankruptcy, the attorney's fees are nonrefundable, although the filing fees will be refunded if for any reason the case is not filed.

Signature

Date

Signature

Date

OFFICE USE ONLY

Net income: _____ AI: _____ - presumption arises? _____

Means test? _____

• Eligible for 7? _____ Eligibility problems? _____

Benefit from filing 7:

• Eligible for 13? _____ Eligibility problems? _____

Benefit from filing Chapter 13:

13 payment:

Secured _____

Arrears _____

Unsecured _____

Trustee _____

Atty fees _____

Priority _____

Total _____ /36= \$ _____ /60= \$ _____

Which chapter and why?

Questions/issues/notes

