

Monthly Bankruptcy Budget Schedule J

Below are normal expenses and suggested amounts. List actual medical costs. Average prescription and doctor copays are 75 per person. But, if you spend 800 per month on diabetic medications, then list it as 800 and expect to prove it. You may be required to provide receipts to take advantage of high expenses. Normally food expenses are about 200-250 per person. Mortgage expenses are what they are. You must afford these expenses to qualify for a Chapter 7 or 13. Allow enough for your expenses while being honest. These are just suggestions of what normal expenses are.

| Category | | Average family expenses often in terms of per person |
|------------------------|--------|---|
| Rent/Mort | 1500 | 1200-1800 including your monthly property taxes and insurance. |
| Home Repairs | 100 | Maintenance spent on paint etc. and purchase of appliances furniture |
| HOA | | Homeowners associations. If you have condo fees they are what they are. |
| Electric/Gas | 200 | Average this expense. Allow for heavy months. |
| Garbage | 40 | |
| Water | 80 | Water should be per month. Water bills are normally every other month |
| Telephone | 200 | Internet, cell phone and cable should be below 5% of your income. A favorite objection for judges. You shouldn't lose a home to keep cable tv. |
| Food | 200 | 200-250 per person |
| Childcare | 50 | Newborn Daycare is as high as 1000 school lunches; books; afterschool |
| Clothing | 100 | |
| Personal Care | | Women normally 75-100 Men 25-35 Haircuts Haircolor and makeup |
| Medical | | Copays for prescriptions/doctors. Explain and document high expenses. |
| Transportation | 250 | 200-250 for gas oil and tires for newer autos. 350-400 for older cars |
| Entertainment | 50-100 | |
| Charity | 50 | |
| Insurance Home | | Per Month if it is not part of your mortgage payment |
| Insurance Car | | Per Month |
| Insurance Health | | Per month if you have a separate policy and it is not payroll deducted |
| Insurance Life | | Per month if you have a separate policy and it is not payroll deducted |
| Taxes | | Car Tags etc Income taxes are normally taken out in a means test section |
| Auto Payment | | Your auto Payment |
| Auto Payment | | Spouse's car payment. No, you normally don't get 2 cars or a Lamborgini |
| Child Support Alimony | | Also, list alimony or child support as a debt in the debt section. List her name & address. You get this as a priority expense. Take advantage of it. |
| Miscellaneous Expenses | | |
| | | Gym |
| | | Pet Expenses |
| | | Braces |
| | | Tithe This may also go Statement of Financial Affairs question 13 |
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