

## 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