

CHAPTER 13 TRUSTEE EXPENSE GUIDELINES

September 9, 2013

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 by a debtor of most debts secured by personal property.

Schedule J Categories		Monthly Amounts
1	Mortgage/Rent	Maximum of 35% of gross income
2	Utilities	
	a. Electricity	\$330
	b. Water and sewer	\$90
	c. Telephone & cellphone	\$150
	d. Other (e.g. gas, trash)	\$115
3	Home Maintenance (if own home)	\$100
4	Food	
	a. Single debtor	\$315
	b. Two persons	\$556
	c. Three persons	\$645
	d. Four persons	\$777
	e. For each additional person, add to four person amount	\$150
5	Clothing	\$80 per person
6	Laundry and dry cleaning	\$25 per case
7	Medical and dental expenses	Actual expenses
8	Transportation	\$340 per vehicle or \$65 for public transportation
9	Recreation, clubs, entertainment, cable TV, Internet access, newspapers, magazines, and personal care products and services	\$150 single debtor \$225 joint debtors or family
10	Charitable contributions	Actual <= 15%, to be verified
11	Insurance (not included in home mortgage or rent payments)	
	a. Homeowner or renter	Actual, reasonable and necessary
	b. Life	Actual, reasonable and necessary
	c. Health	Actual, reasonable and necessary
	d. Auto	Actual, reasonable and necessary
	e. Other	Actual, reasonable and necessary
12	Taxes (not already deducted from wages or included in home mortgage payments)	Actual liability
13	Installment or lease payments	
	a. Auto	\$517 per vehicle for debtor and spouse
	b. Other personal property	Actual, reasonable and necessary
14	Alimony, maintenance, or support paid to others	Post-petition amount per court order (no arrears)
15	Payments for support of additional dependents not living at home	Per court order
16	Regular expenses from operation of business, profession, or farm	Actual, reasonable and necessary; do not include personal debt payment
17	Miscellaneous expenses	\$120 for first debtor, plus \$50 for each add'l person
18	Voluntary 401(k) contributions	\$0