

SCHEDULE J

CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average **monthly** expenses of the debtor and the debtor's family.

a. Rent or home mortgage payment (include lot rental for mobile home)	a. \$	
b. Home equity loan/2nd mortgage	b. \$	
c. Are real estate taxes included? Yes _____ No _____	c. \$	
d. Utilities: Electricity and heating fuel	d. \$	
Water and Sewer	\$	
Telephone	\$	
Cable TV	\$	
e. Home maintenance (repairs and upkeep)	e. \$	
f. Food (Home, restaurant, work, school, pets)	f. \$	
g. Clothing (if unknown, use \$30 per person per month)	g. \$	
h. Laundry and dry cleaning	h. \$	
i. Medical and dental expenses (drugs, glasses, braces, vet fees)	i. \$	
j. Transportation (such as gas, repairs, parking, etc. DON'T include mthly. car payments)	j. \$	
k. Recreation, clubs and entertainment, newspapers, and magazines	k. \$	
l. Charitable contributions	l. \$	
m. Insurance (not deducted from wages or included in home mortgage payments)	m. \$	
Homeowner's or renter's	\$	
Life	\$	
Auto	\$	
Other	\$	
n. Taxes (not deducted from wages or included in home mortgage payments)	n. \$	
Specify _____		
o. Installment payments	o. \$	
Auto	\$	
Other _____	\$	
p. Alimony, maintenance, and support paid to others	p. \$	
q. Payments for support of additional dependents not living with you	q. \$	
r. Regular expenses from operation of business, profession, or farm (attach detailed stmt.)	r. \$	
s. Other: Daycare	s. \$	
Tuition	\$	
Personal Care (hair care, drug store)	\$	
Gifts (birthday, christmas, etc.)	\$	
Tobacco	\$	
Children Allowances	\$	
Misc.	\$	
TOTAL MONTHLY EXPENSES	\$	