UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

BANKRUPTCY PRO BONO PROGRAM
ATTORNEY TRAINING MANUAL

2011-2012

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UNITED STATES BANKRUPTCY COURT
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I. GENERAL INTRODUCTION/GUIDELINES

Each of the six regional legal services agencies associated with Legal Services of New Jersey maintains a list of volunteer attorneys to assist with pro bono representation in bankruptcy matters. As a volunteer on the county pro bono panel, you have agreed to consider referrals of clients from that agency who have satisfied the Legal Services' income eligibility screening requirements. The regional agency will provide you with some basic facts concerning the prospective client by telephone, to be followed by transmittal of the client's file if you agree to accept the referral. It is the client's responsibility to contact you. If no contact is initiated within fourteen (14) days, please send a 10-day letter to the client. If the client still does not respond, please return the referral file to the regional agency.

We ask that you please schedule an interview with any client referred to you by the legal services within ten (10) days of the client's contact with your office. Please highlight the documents that the client should bring with him/her to the meeting. Upon meeting with the client, please explain that the representation is pro bono and that you may not collect a fee for your services on behalf of this client. If for some reason you determine that the client is capable of paying a fee or discover other factors which impact upon the client's initial eligibility for pro bono representation, you may decline representation and refer the client back to the agency or to the appropriate lawyer referral service for your county. Please inform Legal Services if you take this action. You may not accept this client's case for a fee or directly refer it to another attorney for a fee.

It is anticipated that nearly all of the petitions filed with respect to this program will be filed under Chapter 7 of the Bankruptcy Code. Where the filing of a Chapter 13 case appears to be required or appropriate, you have the choice of either continuing with the pro bono representation, or where you feel that a fee is payable based upon the facts of the client's case, referring the client to the lawyer referral service for the appropriate county. If you refer the case to the lawyer referral service, please inform Legal Services that you took this action. Please note that taking a particular case does not obligate you to represent the client with respect to other legal matters or adversary proceedings that may arise.

It is important to ensure that the client is aware that he/she/they are responsible for all court filing fees. The cost of filing a Chapter 7 bankruptcy is $299, which includes a $39 miscellaneous administrative fee and a $15 trustee's fee. The cost of filing a Chapter 13 bankruptcy is $274. The United States Bankruptcy Court for the District of New Jersey requires electronic filing of all petitions, motions and associated documents. The clerk's office will accept for filing an original paper plus one hard copy of the petition and a creditor matrix. See D.N.J. LBR 5005-2; 1007-2. You should also include two extra copies of the petition, one to be time-stamped for your file, the other for your client.

II. NOTICE OF PRO BONO SERVICES

If you file a petition on behalf of a client referred to you through this program, or if you enter an appearance in a pending matter in the Bankruptcy Court, please file a "Notice of Pro Bono Services" with the court. If a petition is filed, the notice should be included as the cover sheet. If you are participating as part of the Rutgers Pro Bono Bankruptcy Project, please be sure to include the Project as a party to receive notice. A copy of the required form is enclosed in the Appendix at page 26. Cases involving pro bono representation will be afforded a priority on the list of cases to be heard both at the 341(a) meeting of creditors and at all hearings before the bankruptcy court. Please inform the trustee or the court that you are appearing as pro bono counsel.

The bankruptcy court has also agreed to make certain allowances regarding the proper vicinage for pro bono filing. The correct vicinage for filing purposes is outlined in D.N.J. LBR 1073-1. See Appendix at page 27. To encourage pro bono representation, the court has agreed to allow certain pro bono cases to be filed in the attorney's preferred vicinage rather than requiring them to be filed in the debtor's home vicinage. This request can be made by submitting the application and order provided here on pages 28 and 29 to the court in the proper vicinage.

III. FEES

You may not charge a fee in connection with your representation of clients referred to you through this program. You are, however, not obligated to take any client referred to you. If there is a conflict of interest or you determine that the client is not eligible to participate in the program, please refer them back to Legal Services or to the appropriate lawyer referral service. See Appendix at page 23 for a list of the legal services agencies and lawyer referral services in each county. In the event that you determine that the client should file a Chapter 13 petition, you may either continue your representation pro bono and prepare the debtor's petition through the program, or determine not to represent the client, at your discretion. If you conclude that the client is able to pay a fee through his/her

plan and that the case is not appropriate for pro bono representation, you should refer the client to the appropriate lawyer referral service. You may not retain or refer the client for a fee.

Preparing the client's bankruptcy petition does not obligate you to represent them in any adversary proceedings. In the event that you are representing a client in an adversary proceeding, you may not receive a fee for this service. However, if a statute, such as 11 U.S.C. § 523(d), allows the recovery of certain fees from third parties, you may retain any funds recovered.

As noted above, all filing fees are the responsibility of the client. See Appendix at page 15 for the Schedule of Filing Fees. The debtor may seek to have the filings fees waived or paid in installments. See Appendix at page 16 (installments) and at page 18 (in forma pauperis). The judge may waive the fee if the debtor's income is less than 150% of the federal poverty guideline for his/her family size and the debtor is unable to pay in installments.

IV. MALPRACTICE INSURANCE

It is the responsibility of each individual volunteer attorney to provide for his/her own malpractice insurance. There is no liability coverage afforded in association with the performance of pro bono services through this program. Professional Liability Coverage is, however, provided for all attorneys on cases handled through the Legal Services Private Attorney Involvement Program ("PAIP") at no cost to the participating attorney.

V. MADDEN V. DELRAN CREDITS

The guidelines of the New Jersey Supreme Court for implementing mandatory pro bono assignments under Madden v. Delran, 126 N.J. 591 (1992) provide for certain exemptions from such assignments. Attorneys who perform at least twenty-five (25) hours of pro bono services in conjunction with the United States Bankruptcy Court Pro Bono Program within the year next prior to the annual New Jersey Lawyers' Fund for Client Protection registration date are exempt from pro bono assignments for the following year. If you have met the requirement, you may reflect the exemption on the Annual Attorney Registration/Pro Bono Counsel Assignment Questionnaire sent to all New Jersey attorneys on an annual basis by the New Jersey Administrative Office of the Courts. See Appendix at page 33 for a proposed certification form. You will be required to certify and keep track of the number of hours performed. These certifications may also be required in response to inquiries from the local Assignment Judges.

VI. TRAINING

A training session is offered free of charge to all attorneys who have volunteered to participate in the state-wide pro bono program. This session will be offered on an as needed basis by the Bankruptcy Pro Bono Services Subcommittee of the New Jersey State Bar Association. The program will include information on satisfying state pro bono requirements as dictated by Madden v. Delran, discussion of resources available for meeting special needs of indigent clients, as well as practical tips for interviewing, filing the petition and how to pay the filing fees in installments. The sessions will concentrate on issues concerning indigent clients rather than issues that would arise in your normal bankruptcy practice. Various publications are also available through New Jersey's Institute for Continuing Legal Education on the topic of basic bankruptcy representation, such as the "New Jersey Bankruptcy Manual" and "How to Handle Chapter 7 Asset Cases." Training and training materials are also available through the Legal Services' website at www.lsnj.com.

For further information on the scheduling of these seminars and/or the availability of resource materials, please contact: Nona Ostrove, Esquire at (856) 566-4200.

VII. RUTGERS-CAMDEN BANKRUPTCY PRO BONO PROJECT

The Rutgers-Camden Bankruptcy Pro Bono Project was established in the fall of 1993, and serves as an adjunct to the state-wide Bankruptcy Pro Bono Program. It was designed to expand the referral services available to South Jersey Legal Services ("SJLS") for bankruptcy cases by establishing a volunteer student clinical program as supervised by volunteer attorneys. It does not replace SJLS's Private Attorney Involvement Program. The primary purpose of the program is to provide pro bono bankruptcy representation for those in need of such services, but who are not being accommodated by existing resources.

All of the clients are initially screened by SJLS, and must satisfy the normal legal services income eligibility guidelines. See Appendix at page 13 for a table of the current poverty guidelines in use. Prospective clients are referred to the Rutgers-Camden Project where they are scheduled for appointments. Second and third year law students are solicited for participation by law school administrators and volunteer student leaders. A two day training session is provided for all of the volunteer students by members of the local bench and bar. Attorneys who volunteer to participate in the state-wide program through SJLS are listed as volunteers for the Rutgers Pro Bono Bankruptcy Project, unless the attorney declines such participation.

Client appointments are scheduled during the evenings, typically between

5 pm and 7 pm at the Rutgers-Camden law school. Students usually conduct the interviews in pairs, including at least one third year student, under the supervision of an attorney. Following the appointments, the students meet with the volunteer attorney to review all of the facts and to determine whether to undertake representation. Informational letters are sent to the clients and arrangements are made for completion of the necessary schedules and other paper work. As with other pro bono representation, clients are responsible for payment of the filing fee, but do not incur any additional costs. The students appear with the clients at the 11 U.S.C. § 341(a) meeting of creditors, supervised by the attorney, in conformance with Rule 101.1(h) of the Local Civil Rules for the United States District Court for the District of New Jersey.

Each participating attorney is called upon to supervise one evening interviewing session during the semester, and to become attorney of record for the cases undertaken with his/her supervision. The attorney is responsible for the administrative processing of the case, any necessary contact with creditors, and the general conduct of the case. The attorney may call upon the law students involved in the case for assistance with the case as needed.

VIII. BAPCPA

The Bankruptcy Abuse Prevention & Consumer Protection Act of 2005 ("BAPCPA") made several important changes to the Chapter 7 process. These changes affect: prepetition credit counseling, debtor identification, forms and documents required to be provided by the debtor, means testing, filing fees, new schedules and certificates, the automatic stay, exemptions, priorities, discharge, reaffirmations and redemptions, as well as other provisions. Those amendments are highlighted below:

A. Credit Counseling

Prior to filing a petition under the Bankruptcy Code, debtors are now required to complete a credit counseling session with an approved nonprofit budget and credit counseling agency. 11 U.S.C. § 109(h). The expected cost of this service is $50.00 or less, and it must be provided "without regard to ability to pay the fee." § 111(c)(2). It is expected that most of the program's clients will not be required to pay a fee for the credit counseling service. The counseling session must occur within the 180 days preceding the date of the filing of the petition, and lasts on average 90 minutes. It may be conducted by telephone or on the internet, as specifically approved by the United States Trustee's office for that counseling agency. Certain exigent circumstances may constitute a waiver of this requirement as approved by the bankruptcy court. To obtain a waiver from the credit counseling requirement, the debtor must submit a certification to the court that: "(i) describes exigent circumstances that merit a waiver of the

requirement[] . . .; (ii) states that the debtor requested credit counseling services from an approved nonprofit budget and credit counseling agency, but was unable to obtain the services . . . during the 7-day period beginning on the date on which the debtor made the request; and (iii) is satisfactory to the court." 11 U.S.C. § 109(h)(3). The waiver expires after the debtor meets the requirements to obtain such counseling or 30 days after the bankruptcy filing, whichever occurs sooner. The court for cause may extend the time period an additional 15 days.

For a list of approved credit counselors (as of July 15, 2011), see Appendix at page 30, or check the list posted on the UST's website at: www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm. Upon completion of the counseling requirement, the debtor must then include with his/her schedules a certificate of having received such counseling. 11 U.S.C. § 521(b).

B. I.D. and Documents

To prepare for the initial interview under the new guidelines, the client will need to compile certain identification, information, and other documents. The client should be sent a letter detailing the documents to bring to the client interview. See Appendix at page 34 (sample letter). The client should bring the following information to the initial meeting with the team:

- ❑ a picture ID, evidence of social security number (or written statement that one doesn't exist) 11 U.S.C. § 521(h);
- ❑ a copy of the credit counseling certificate (if completed prior to interview, if not must be obtained prior to filing) 11 U.S.C. § 521(b);
- ❑ copies of most recent tax returns (2 yrs preferred) 11 U.S.C. § 521(e);
- ❑ record of any interest in an education IRA, 11 U.S.C. § 521(c);
- ❑ copy of at least one credit report (helpful but not mandatory);
- ❑ the source and amount of the debtor's income, including copies of all pay stubs for the past 60 days;
- ❑ copies of all banking statements (checking, savings, money market, etc.);
- ❑ a list of all of the debtor's property, real and personal (bring copies of mortgages, deeds or leases),
- ❑ an itemized list of the debtor's monthly living expenses, including: mortgage or rental payments, food, clothing, utilities, insurances, taxes, transportation, and recreation, etc.
- ❑ a list of all outstanding debts, whether delinquent or not, including the names and addresses of the creditors.

Under the new BAPCPA, the debtor must also file a certificate that he/she received from his/her attorney the notice required by 11 U.S.C. § 342(b) (see AO Procedural Form B 201 at Appendix at page 36); a copy of all pay stubs for the

preceding 60 days; an itemized statement of net monthly income, and a statement of any reasonably anticipated increases in income or expenses expected for the upcoming year. 11 U.S.C. § 521. If the debtor fails to file all required schedules within 45 days of the filing of the petition, his/her case will be dismissed. If the debtor does not timely file the statement of intention as to leased property or as to secured personal property, the automatic stay will terminate as to that property. § 362(h). The debtor no longer has the option of retaining personal property and continuing to make the regular scheduled payments without choosing to reaffirm or redeem. § 521(a)(6).

C. Means Testing

The means test was added by BAPCPA as a method of determining whether or not an individual is entitled to relief under Chapter 7, based upon their ability to pay their creditors through bankruptcy. Debtors are required to complete Official Bankruptcy Form B22A for means testing purposes. See Appendix at page 38. A presumption of abuse is created if the debtor's current monthly income, minus certain deductions, times 60 (based on a 5 year Chapter 13 plan) is greater than the lesser of either $11,725 or 25% of the debtor's nonpriority unsecured creditors (or $7,025 if greater than the 25%). 11 U.S.C. § 707(b)(2). Current monthly income is defined as the 6 month average of income from all sources, taxable or not, and including both spouses if it is a joint case. 11 U.S.C. § 101(10A). Current (2011) standards for New Jersey are $59,060 for one earner, $70,680 for 2 people, $85,573 for 3 people, $101,106 for 4 people and an additional $7,500 for each person after 4. See UST's website at www.justice.gov/ust/eo/bapcpa/20110315/bci_data/median_income_table.htm. If the debtor's current monthly income is less than the applicable median family income, the debtor need not calculate deductions and the presumption of abuse in filing a Chapter 7 petition does not arise.

If the debtor is subject to the means test after looking at his/her monthly income, the Code provides for certain approved deductions. The IRS standards may be found at www.irs.gov. See Appendix at page 47. The National and Local Standards for expenses may be found on the UST's website at: www.justice.gov/ust/eo/bapcpa/20110315/meanstesting.htm. Local standards by state and county are provided for housing and utilities (see Appendix at page 48) and transportation expenses (see Appendix at page 49). For further discussion on means testing, see the Appendix at page 50 and the Flow chart at page 52.

It is expected that the means test will not be an obstacle to filing for relief under Chapter 7 for the majority of clients handled through pro bono referrals.

D. Automatic Stay

Under the BAPCPA amendments, the automatic stay does not prohibit a judgment of divorce from being entered, except to the extent that property that is property of the estate is being distributed to a non-debtor party. It also does not affect the collection of a domestic support obligation from property that is not property of the estate, or the continuation of a proceeding involving domestic violence. 11 U.S.C. § 362(b)(2).

If the debtor has had another bankruptcy case pending within one year of the current petition, the stay will automatically terminate in 30 days. The debtor can file a motion to extend that time period, although there is a rebuttable presumption that the debtor filed the second petition in bad faith. The debtor must show by clear and convincing evidence that the filing was in good faith. 11 U.S.C. § 362(c)(3). If the debtor has had two filings within one year of the current petition, the filing of the current petition will not trigger the imposition of the automatic stay. A creditor may seek the entry of a "comfort order" to that effect. 11 U.S.C. § 362(j). The debtor may also file a motion to impose the stay. 11 U.S.C. § 362(c)(4).

Where the creditor is granted in rem relief from the automatic stay under § 362(d)(4), where the court finds that the filing was part of a scheme to defraud or delay creditors that involved a transfer of property or where the debtor has had multiple bankruptcy filings, the automatic stay will not go into effect in any subsequent case filed within 2 years of that order, except that the debtor may seek to impose a stay based on changed circumstances. 11 U.S.C. § 362(b)(20).

The stay will also not prevent the continuation of an eviction where the residential lessor holds a prebankruptcy judgment for possession. 11 U.S.C. § 362(b)(22). This eviction exception will be delayed for 30 days, to allow the debtor time to file a certification that he/she can cure the default and to make a deposit with the court of any monies due during that time period. 11 U.S.C. § 362(l).

The debtor may also be evicted where the eviction is based on endangerment of the property or the illegal use of controlled substances on the property. 11 U.S.C. § 362(b)(23). If the debtor objects to the eviction, section 362(m) requires the debtor to respond within 15 days of the landlord's certification. A hearing must be held within 10 days of the debtor's objection and the burden is on the debtor to show that the conditions have been remedied. The stay will also terminate as to personal property where the debtor fails to timely file a statement of intention or to take timely action specified in that statement. 11 U.S.C. § 362(h).

In certain instances, the automatic stay will not prevent the debtor's driver's license from being withheld or suspended and/or his/her tax refund from being withheld. In addition, the government may use setoff of an income tax refund for a taxable period ending before the order for relief against a tax liability for a taxable period also ending prepetition. 11 U.S.C. § 362(b)(26).

E. Exemptions

BAPCPA added an additional requirement that the debtor be domiciled in the state for at least the 730 days prior to the date of filing before using the state's exemption laws. 11 U.S.C. § 522(b)(3). If the debtor cannot satisfy the 730 day period, the Code looks next to the place that the debtor resided for 180 days immediately preceding the 730 day period. If the debtor is ineligible for any state exemptions as a result of the domicile rules, he/she can elect to use the federal exemptions.

Household goods are now defined for motions to avoid nonpossessory liens under section 522(f) to include clothing, furniture, appliances, one radio, one television, one VCR, one personal computer, linens, china, crockery, kitchenware, etc. See 11 U.S.C. § 522(f)(4). IRAs are now exempt up to $1,171,650 under section 522(n), and state homestead exemptions are also now capped under BAPCPA at $146,450. 11 U.S.C. § 522(p).

F. First Meeting of Creditors

Under BAPCPA, creditors may now appear and participate at the 341(a) first meeting of creditors with or without counsel. 11 U.S.C. § 341(c).

Under BAPCPA, section 521 requires all debtors to file copies of the last 60 days of payment advices/pay stubs with the court. Pursuant to a General Order, entered October 6, 2005, the debtor now presents those payment advices to the trustee at the 341(a) first meeting of creditors rather than files them with the bankruptcy court. The debtor must now also provide the trustee with a copy of his/her most recent year's tax return no later than 7 days prior to the 341(a) meeting. 11 U.S.C. § 521(e)(2)(A). A copy must also be provided to any creditors who request it.

G. Domestic Support Obligations

If the debtor owe's a domestic support obligation, BAPCPA now requires the Chapter 7 trustee to provide notice to the creditor and an explanation of the creditor's rights. 11 U.S.C. § 704(a)(10), (c). The trustee must also provide notice of the debtor's current address and employer, the debtor's discharge, any reaffirmations, and any debts excepted from discharge under § 523(a)(2), (a)(4) or

(a)(14A).

BAPCPA also amended section 507 to place allowed unsecured claims for domestic support obligations in the first priority position, ahead of administrative expenses, as well as section 522(f) to protect any judicial lien securing a domestic support obligation from avoidance.

H. Discharge and Exceptions to Discharge

Section 727 regarding the Chapter 7 discharge was amended to change from six years to eight years the time since the debtor last received a Chapter 7 discharge. 11 U.S.C. § 727(a)(8). Under BAPCPA, the debtor may also be denied a discharge if he/she fails to complete the post petition personal financial management course now required by the Code. See 11 U.S.C. §§ 111; 727(a)(11).

Section 523 was amended to reflect that consumer debts in an amount greater than $600 for luxury goods or services incurred within 90 days, as well as cash advances aggregating more than $875 obtained with 70 days of the order for relief are now presumed to be nondischargeable. 11 U.S.C. § 523(a)(2)(C).

Section 523(a)(5) has been simplified to reflect that "domestic support obligations" are nondischargable. Domestic support obligations are defined in section 101(14A) to include debts that accrue before, on or after the order for relief, including interest, owed to a spouse, former spouse or child of the debtor or a governmental unit for alimony, maintenance or support without regard for whether such debt is expressly so designated. Section 523(a)(15) has been amended to protect from discharge other debts owed to a spouse, former spouse or child of the debtor, not included in section 523(a)(5), incurred in the course of a divorce or separation agreement.

I. Utility Service

The utility company may refuse or discontinue utility service if during the 30 days after the filing of the petition, the utility does not receive adequate assurance of payment. "Assurance of payment" is now defined under the Code to mean a cash deposit, a letter of credit, a certificate of deposit, a surety bond, prepayment or other mutually agreed upon form of security. 11 U.S.C. § 366(c). The utility may also recover or setoff against a security deposit without notice or order of the court.

J. Debtor Education

Under BAPCPA, the debtor is now required to complete a post petition personal financial management course. 11 U.S.C. § 111. The UST's office must

approve the agency used to provide the financial training. For a list of approved agencies, see Appendix at page 53, and as updated at www.justice.gov/ust/eo/bapcpa/ccde/de_approved.htm. The course will provide information on budget development (such as setting short and long term financial goals; calculating gross and net monthly income and identifying expenses); money management (such as keeping adequate financial records; comparison shopping; maintaining appropriate insurance and saving for emergencies); use of credit (such as the different types and costs of credit and loans; debt warning signs and checking credit ratings), and on various sources of consumer information (such as public and nonprofit resources for assistance and applicable consumer protection laws and regulations). The debtor will not be granted a discharge until he/she completes such a course. 11 U.S.C. § 727(a)(11).

K. Reaffirmations and Redemptions

Under BAPCPA, if the debtor does not reaffirm personalty included in the statement of intention within 30 days after the date of the first meeting of creditors, the automatic stay as to that property will terminate. 11 U.S.C. § 362(h).

Section 521 now requires that the debtor comply with his/her statement of intention within 30 days of the first date set for the 341 meeting of creditors. 11 U.S.C. § 521(a)(2). The so-called "fourth option" of retaining personal property and continuing payment outside of bankruptcy without declaring a formal intention is no longer available.

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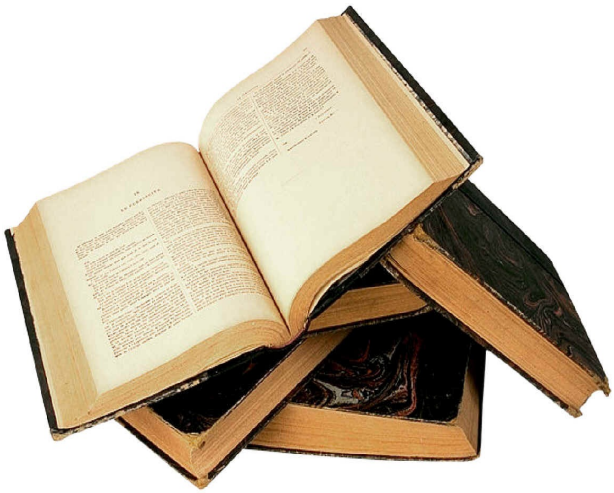

APPENDIX

2011-2012

Legal Services Guidelines/Poverty Levels

To understand the types of clients that will commonly be referred to the Project, it is helpful to understand the eligibility criteria utilized by Legal Services in determining the client's qualifications for pro bono legal assistance, since Legal Services provides the screening service for the Project.

Legal Services is prohibited from representing individuals whose family income exceeds the values indicated on the table below. For referral purposes, the Rutgers Bankruptcy Pro Bono Project accepts up to 200% of the national poverty level.

TABLE OF MAXIMUM INCOME LEVELS

Family Size	Max Gross Weekly Income	Max Gross Monthly Income	Max Gross Annual Income 125%	2011 Poverty Guideline		150% of Guideline to Waive Filing Fees	175% Increased Limit for Project
1	$261.79	$1,134.42	$13,613.00	$10,890.00		$16,335.00	$19,057.50
2	353.62	1,532.33	18,388.00	14,710.00		22,065.00	25,742.50
3	445.44	1,930.25	23,163.00	18,530.00		27,795.00	32,427.50
4	537.27	2,328.17	27,938.00	22,350.00		33,525.00	39,112.50
5	629.10	2,726.08	32,713.00	26,170.00		39,255.00	45,797.50
6	720.92	3,124.00	37,488.00	29,990.00		44,985.00	52,482.50
7	812.75	3,521.92	42,263.00	33,810.00		50,715.00	59,167.50
8	904.58	3,919.83	47,038.00	37,630.00		56,455.00	65,852.50
9	996.40	4,317.75	51,813.00	41,450.00		62,175.00	72,537.50
10	1,088.23	4,715.67	56,588.00	45,270.00		67,905.00	79,222.50

Legal Services may consider the existence of one or more other factors in justifying a waiver of the maximum income limitations. These factors include: (1) the current income prospects, taking into account seasonal variations in income; (2) medical expenses; (3) commitment of the applicant's gross income primarily to medical/nursing expenses; (4) fixed debts and obligations, including unpaid state, federal and local taxes, and court-ordered alimony or child support actually being paid; (5) child care, transportation and other expenses necessary for employment; (6) expenses associated with age or physical infirmity of resident family members; and (7) other significant factors related to financial liability to afford legal assistance, in the discretion of the Program Administrator.

In determining the eligibility of an applicant whose income does not exceed the MIL, the following factors are also taken into consideration:

1. If the applicant's current income prospects, taking into account seasonal variations in income, are likely to exceed the MIL, the applicant may be determined ineligible in the discretion of the Director.

2. Where private representation is available at a low cost with respect to the particular matter in which assistance is sought, the applicant may be determined ineligible in the discretion of the Director.

3. Where the consequences for the individual are insignificant if legal assistance is denied, the applicant may be determined ineligible in the discretion of the Director.

4. Where there are assets in existence which are available to the applicant and they are in excess of the asset ceiling set in Section VII, the application shall be denied.

5. Where there is a determination either by admission or by a prior administrative or judicial decision that the applicant refuses or is unwilling, without good cause, to seek or accept suitable employment, the application for services will be denied.

Legal Services also evaluates the client's eligibility in terms of certain "asset ceilings". If the family unit's total includeable assets exceed said limits then the applicant's request for assistance will be denied, subject to certain waiver provisions. The asset ceilings, as established by the Board of Directors of Legal Services take into consideration the economy of the particular county and the cost of living for low-income persons so as to ensure the availability of Legal Services' limited resources and services to those in the greatest need.

The maximum allowable equity value of liquid assets, as defined by LS, which an applicant and/or any resident member of the family unit may own shall not exceed:

Seniors - $12,000 maximum for senior household;
Others - $10,000 maximum for family unit.

The Director is vested with the authority to waive the ceilings on allowable assets in unusual or extremely meritorious situations.

If a client who had been determined to be eligible subsequently becomes ineligible because of increased income and/or receipt or availability of assets or liquidation of formerly non-liquid assets and the reason for the ineligibility is sufficiently likely to continue, then the client will be notified that he/she no longer qualifies for the LS services and the reason for the disqualification, if it will not act to prejudice the client's case and is not inconsistent with an attorney's professional responsibilities. The notification will give the client a reasonable time to retain private counsel.

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SCHEDULE OF FILING FEES

ITEM	FEE
CHAPTER 7 PETITION	$ 299.00
CHAPTER 13 PETITION	$ 274.00
CHAPTER 11 PETITION	$ 1,039.00
CHAPTER 9 PETITION	$ 1,039.00
CHAPTER 12 PETITION	$ 239.00
CHAPTER 15 PETITION	$ 1,039.00
AMENDMENTS TO DEBTOR'S SCHEDULE OF CREDITORS (AFTER NOTICE TO CREDITORS)	$ 26.00
FILING A MOTION TO TERMINATE, ANNUL, OR MODIFY STAY, TO WITHDRAW THE REFERENCE, OR TO COMPEL ABANDONMENT OF PROPERTY OF THE ESTATE	$ 150.00
CONVERSION OF CHAPTER CHAPTER 7 TO 11 CHAPTER 13 TO 11 CHAPTER 7 OR 11 TO 13	 $ 755.00 $ 765.00 NO FEE
NOTICE OF CONVERSION TO CHAPTER 7 UNDER 11 USC §§ 1208(a) OR 1307(a). MOTION TO CONVERT TO CHAPTER 7 (INCLUDING COMBINED WITH OTHER RELIEF) .	$ 15.00
FILING OF COMPLAINT COMMENCING ADVERSARY PROCEEDING. (If United States or debtor is plaintiff, no fee is required. If case trustee or debtor-in-possession is plaintiff, fee is payable only from estate and to extent there is any estate realized.)	$ 250.00
FILING A MOTION TO REOPEN CHAPTER 7 CHAPTER 13 CHAPTER 9, 11 OR 15 CHAPTER 12	 $ 260.00 $ 235.00 $ 1,000.00 $ 200.00
FILING AND DOCKETING NOTICE OF APPEAL OR CROSS APPEAL	$ 250.00
FILING MOTION FOR LEAVE TO APPEAL (IF LEAVE IS GRANTED, $250 DOCKETING FEE DUE)	$ 5.00
RETRIEVAL OF RECORD FROM FEDERAL RECORDS CENTER OR OTHER STORAGE LOCATION	$ 45.00
REPRODUCING ANY RECORD OR PAPER (PER PAGE)	$ 0.50
CERTIFICATION OF ANY RECORD OR DOCUMENT	$ 9.00
EXEMPLIFICATION OF ANY RECORD OR DOCUMENT	$ 18.00
REPRODUCTION OF PROCEEDINGS	$ 26.00
SEARCH OF RECORDS (PER NAME/ITEM)	$ 26.00
REGISTERING A JUDGMENT FROM ANOTHER DISTRICT	$ 39.00
CHECK RETURNED FOR LACK OF FUNDS	$ 45.00
PACER (PER PAGE VIEWED OR PRINTED)	$ 0.08
DIVISION OF JOINT CASE (HUSBAND/WIFE) FILED UNDER 11 U.S.C. SECTION 302 AT REQUEST OF DEBTORS - ONE-HALF OF CURRENT FILING FEE FOR CHAPTER UNDER WHICH JOINT CASE WAS COMMENCED.	½CURRENT

UNITED STATES BANKRUPTCY COURT

In re _____, Case No. _____
Debtor

Chapter _____

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the filing fee amounting to $_____ in installments.

2. I am unable to pay the filing fee except in installments.

3. Until the filing fee is paid in full, I will not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

4. I propose the following terms for the payment of the Filing Fee.*

   $ _____ Check one ☐ With the filing of the petition, or
   ☐ On or before _____

   $ _____ on or before _____

   $ _____ on or before _____

   $ _____ on or before _____

* The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).

5. I understand that if I fail to pay any installment when due, my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

_____
Signature of Attorney Date

_____
Name of Attorney

_____
Signature of Debtor Date
(In a joint case, both spouses must sign.)

_____
Signature of Joint Debtor (if any) Date

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

_____ _____
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs the document.

_____

_____
Address

x_____ _____
Signature of Bankruptcy Petition Preparer Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

In re _____, Case No. _____
Debtor

Chapter _____

ORDER APPROVING PAYMENT OF FILING FEE IN INSTALLMENTS

☐ IT IS ORDERED that the debtor(s) may pay the filing fee in installments on the terms proposed in the foregoing application.

☐ IT IS ORDERED that the debtor(s) shall pay the filing fee according to the following terms:

$ _____ Check one ☐ With the filing of the petition, or
☐ On or before _____

$ _____ on or before _____

$ _____ on or before _____

$ _____ on or before _____

☐ IT IS FURTHER ORDERED that until the filing fee is paid in full the debtor(s) shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

BY THE COURT

Date: _____

_____
United States Bankruptcy Judge

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APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR IN INSTALLMENTS

The court fee for filing a case under chapter 7 of the Bankruptcy Code is $299.

If you cannot afford to pay the full fee at the time of filing, you may apply to pay the fee in installments. A form, which is available from the bankruptcy clerk's office, must be completed to make that application. If your application to pay in installments is approved, you will be permitted to file your petition, generally completing payment of the fee over the course of four to six months.

If you cannot afford to pay the fee either in full at the time of filing or in installments, you may request a waiver of the filing fee by completing this application and filing it with the Clerk of Court. A judge will decide whether you have to pay the fee. By law, the judge may waive the fee only if your income is less than 150 percent of the official poverty line applicable to your family size and you are unable to pay the fee in installments. You may obtain information about the poverty guidelines at www.uscourts.gov or in the bankruptcy clerk's office.

Required information. Complete all items in the application, and attach requested schedules. Then sign the application on the last page. If you and your spouse are filing a joint bankruptcy petition, you both must provide information as requested and sign the application.

UNITED STATES BANKRUPTCY COURT

In re: _____ Case No. _____
Debtor(s) (if known)

APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR IN INSTALLMENTS

Part A. Family Size and Income

1. Including yourself, your spouse, and dependents you have listed or will list on Schedule I (Current Income of Individual Debtors(s)), how many people are in your family? (Do not include your spouse if you are separated AND are not filing a joint petition.) _____

2. Restate the following information that you provided, or will provide, on Line 16 of Schedule I. Attach a completed copy of Schedule I, if it is available.

   Total Combined Monthly Income (Line 16 of Schedule I): $_____

3. State the monthly net income, if any, of dependents included in Question 1 above. Do not include any income already reported in Item 2. If none, enter $0.

   $_____

4. Add the "Total Combined Monthly Income" reported in Question 2 to your dependents' monthly net income from Question 3.

   $_____

5. Do you expect the amount in Question 4 to increase or decrease by more than 10% during the next 6 months? Yes ___ No ___

   If yes, explain.

Part B. Monthly Expenses

6. EITHER (a) attach a completed copy of Schedule J (Schedule of Monthly Expenses), and state your total monthly expenses reported on Line 18 of that Schedule, OR (b) if you have not yet completed Schedule J, provide an estimate of your total monthly expenses.

   $_____

7. Do you expect the amount in Question 6 to increase or decrease by more than 10% during the next 6 months? Yes ___ No ___
   If yes, explain.

Part C. Real and Personal Property

EITHER (1) attach completed copies of Schedule A (Real Property) and Schedule B (Personal Property), OR (2) if you have not yet completed those schedules, answer the following questions.

8. State the amount of cash you have on hand. $ _____

9. State below any money you have in savings, checking, or other accounts in a bank or other financial institution.

Bank or Other Financial Institution:	Type of Account such as savings, checking, CD:	Amount:
_____	_____	$_____
_____	_____	$_____

10. State below the assets owned by you. **Do not list ordinary household furnishings and clothing**.

Home	Address: _____ _____	Value: $ _____ Amount owed on mortgages and liens: $ _____
Other real estate	Address: _____ _____	Value: $ _____ Amount owed on mortgages and liens: $ _____
Motor vehicle	Model/Year: _____ _____	Value: $ _____ Amount owed: $ _____
Motor vehicle	Model/Year: _____ _____	Value: $ _____ Amount owed: $ _____
Other	Description_____ _____	Value: $ _____ Amount owed: $ _____

11. State below any person, business, organization, or governmental unit that owes you money and the amount that is owed.

Name of Person, Business, or Organization that Owes You Money	Amount Owed
_____	$ _____
_____	$ _____

Part D. Additional Information.

12. Have you paid an **attorney** any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you paid? $ _____

13. Have you promised to pay or do you anticipate paying an **attorney** in connection with your bankruptcy case? Yes ___ No ___
If yes, how much have you promised to pay or do you anticipate paying? $ _____

14. Have you paid **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you paid? $ _____

15. Have you promised to pay or do you anticipate paying **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ___ No ___
If yes, how much have you promised to pay or do you anticipate paying? $ _____

16. Has anyone paid an attorney or other person or service in connection with this case, on your behalf? Yes ___ No ___

If yes, explain.

17. Have you previously filed for bankruptcy relief during the past eight years? Yes ___ No ___

Case Number (if known)	Year filed	Location of filing	Did you obtain a discharge? (if known)
_____	_____	_____	Yes ____ No ____ Don't know ____
_____	_____	_____	Yes ____ No ____ Don't know ____

18. Please provide any other information that helps to explain why you are unable to pay the filing fee in installments.

19. I (we) declare under penalty of perjury that I (we) cannot currently afford to pay the filing fee in full or in installments and that the foregoing information is true and correct.

Executed on: _____ _____
Date Signature of Debtor

_____ _____
Date Signature of Codebtor

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section.

_____ _____
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs the document.

_____

_____
Address

x_____ _____
Signature of Bankruptcy Petition Preparer Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

In re: _____ Case No. _____
Debtor(s)

ORDER ON DEBTOR'S APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE

Upon consideration of the debtor's "Application for Waiver of the Chapter 7 Filing Fee," the court orders that the application be:

[ ] GRANTED.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver was unwarranted.

[ ] DENIED.

The debtor shall pay the chapter 7 filing fee according to the following terms:

$ _____ on or before _____

$ _____ on or before _____

$ _____ on or before _____

$ _____ on or before _____

Until the filing fee is paid in full, the debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

IF THE DEBTOR FAILS TO TIMELY PAY THE FILING FEE IN FULL OR TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTOR'S CASE.

[ ] SCHEDULED FOR HEARING.

A hearing to consider the debtor's "Application for Waiver of the Chapter 7 Filing Fee" shall be held on _____ at _____ am/pm at _____.
(address of courthouse)

IF THE DEBTOR FAILS TO APPEAR AT THE SCHEDULED HEARING, THE COURT MAY DEEM SUCH FAILURE TO BE THE DEBTOR'S CONSENT TO THE ENTRY OF AN ORDER DENYING THE FEE WAIVER APPLICATION BY DEFAULT.

BY THE COURT:

DATE: _____

_____
United States Bankruptcy Judge

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RESOURCES FOR LEGAL ASSISTANCE

CAMDEN VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

South Jersey Legal Services - toll free - for Burlington County - for Camden County - for Cumberland County (Vineland) - for Cumberland County (Bridgeton) - for Salem County - for Gloucester County - for Atlantic County - for Cape May County	 1- (800) 496-4570 1- (800) 510-2492 1- (800) 870-7547 (609) 261-1088 (856) 964-2010 (856) 691-0494 (856) 455-0017 (856) 678-6492 (856) 848-5360 (609) 348-4200 (609) 465-3001	http://www.lsnj.org
Community Health Law Project - for Camden and Atlantic Counties	 (856) 858-9500	www.chlp.org

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	WEBSITE	CONSULTATION FEES FOR FIRST INTERVIEW
Atlantic County Bar Association	(609) 345-3444	http://www.atcobar.org/	$35 for first half hour (suggested fee)
Burlington County Bar Association	(609) 261-4542	http://www.burlcobar.org/	$35 for initial interview
Camden County Bar Association	(856) 482-0620	http://www.camdencountybar.org	$30 for first half hour
Cape May County	(609) 463-0313	http://www.njsba.com	$25 for first half hour
Cumberland County	(856) 696-5550	http://www.cumbnjbarassoc.org	$35 for first half hour; $75 for up to one hr
Gloucester County Bar Association	(856) 848-4589	http://www.gcbanj.org/	$35 for initial interview
Salem County Bar Association	(856) 935-5629	http://www.salemcountybar.org/	Fee set by consulting attorney

RESOURCES FOR LEGAL ASSISTANCE

TRENTON VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For All Counties		Toll free 1- (800) 496-4570	
For Burlington County	South Jersey Legal Services	(609) 261-1088	http://www.lsnj.org
For Hunterdon County	Legal Services of Northwest Jersey	(908) 782-7979	http://www.lsnj.org/lsnwj/
For Mercer County	Central Jersey Legal Services Community Health Law Project	(609) 695-6249 (609) 392-5553	http://www.lsnj.org/cjls/ www.chlp.org
For Middlesex County	Central Jersey Legal Services - Perth Amboy area - New Brunswick area	 (732) 324-1613 (732) 249-7600	http://www.lsnj.org/cjls/
For Monmouth County	Ocean-Monmouth Legal Services, Inc. Legal Aid Society of Monmouth County Community Health Law Project	(732) 866-0020 (732) 869-5619 (732)-380-1012	http://www.lsnj.org/omls/ www.chlp.org
For Ocean County	Ocean-Monmouth Legal Services, Inc.	(732) 341-2727	http://www.lsnj.org/omls/
For Somerset County	Legal Services of Northwest Jersey	(908) 231-0840	http://www.lsnj.org/lsnwj/
For Union County	Central Jersey Legal Services Community Health Project	(908) 354-4340 (908) 355-8282	http://www.lsnj.org/cjls/ www.chlp.org
For Warren County	Legal Services of Northwest Jersey	(908) 475-2010	http://www.lsnj.org/lsnwj/

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	WEBSITE	CONSULTATION FEES FOR FIRST INTERVIEW
Burlington County Bar Association	(609) 261-4862	http://www.burlcobar.org/	$35 for initial interview
Hunterdon County	(908) 735-2611	http://www.huntcolaw.org/	$75 for first hour
Mercer County Bar Association	(609) 585-6200	http://www.mercerbar.com/	$25 for first half hour
Middlesex County Bar Association	(732) 828-0053	http://www.mcbalaw.com/	$35 for first half hour
Monmouth Bar Association	(732) 431-5544	http://monmouthbarassociation.com/	Fee set by attorney
Ocean County Bar Association	(732) 240-3666	http://www.oceancountybar.org/	$30 for first half hour; $50 for first hr
Somerset County Bar Association	(908) 685-2323	http://www.somersetbar.com/	Fee set by consulting attorney
Union County Bar Association	(908) 353-4715	http://www.uclaw.com/	$35 for first half hour
Warren County Bar Association	(908)-387-1835		$25 for first half hour

RESOURCES FOR LEGAL ASSISTANCE

NEWARK VICINAGE

The following list of legal resources is provided to assist you in finding legal representation:

I. IF YOU BELIEVE YOU CANNOT AFFORD AN ATTORNEY, you may call the following agencies in your geographical location. Many of the organizations listed below have strict income and geographic limitations. The ability of some organizations to provide legal services without charge depends upon volunteers and limited resources. There is no guarantee that any of the organizations listed below will be able to provide you with legal representation.

For Bergen County	Northeast New Jersey Legal Services Bergen County Community Mental Health Law Project	(201) 487-2166 (201) 634-2761	http://www.lsnj.org/nnjls/ http://www.bergenhealth.org/mental/mental%20law.html
For Essex County	Essex County Legal Aid Association Essex-Newark Legal Services - Elder Law Unit Community Health Law Project - South Orange - Bloomfield	(973) 622-0063 (973) 624-4500 (973) 824-3000 (973) 275-1175 (973) 680-5599	http://www.eclaanj.org/ www.chlp.org
For Hudson County	Northeast New Jersey Legal Services	(201) 792-6363	http://www.lsnj.org/nnjls/
For Morris County	Legal Services of Northwest Jersey	(973) 285-6911	http://www.lsnj.org
For Passaic County	Northeast New Jersey Legal Services Community Health Law Project - South Orange - Bloomfield	(973) 523-2900 (973) 275-1175 (973) 680-5599	http://www.lsnj.org/nnjls/ www.chlp.org
For Sussex County	Legal Services of Northwest Jersey	(973) 383-7400	http://www.lsnj.org
For Union County	Central Jersey Legal Services Community Health Project	(908) 354-4340 (908) 355-8282	http://www.lsnj.org/cjls/ http://www.chlp.org/

II. IF YOU DO NOT QUALIFY FOR LEGAL AID and seek a referral to a particular attorney, you may call the following agencies in your geographical location:

LAWYER REFERRAL SERVICE	TELEPHONE NUMBER	WEBSITE	CONSULTATION FEES FOR FIRST INTERVIEW
Bergen County Bar Association	(201) 488-0044/0032	http://bergenbar.org/	$30 for first half hour
Essex County Bar Association	(973) 622-6204	http://www.essexbar.com/	$25 for first half hour
Hudson County Bar Association	(201) 798-2727	http://www.hcbalaw.com/	$25 for first half hour
Morris County Bar Association	(973) 267-5882	http://www.morriscountybar.com/	$50 for first half hour
Passaic County Bar Association	(973) 278-9223	http://www.passaicbar.org	$50 for first half hour
Sussex County Bar Association	(973) 267-5882	http://www.morriscountybar.com/about/index.htm	$50 for first half hour
Union County Bar Association	(908) 353-4715	http://www.uclaw.com/	$35 for first half hour

Revised 7/28/11

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In the matter of	:	Case No.
	:	Chapter:
Debtor(s)	:	

_____

NOTICE OF PRO BONO SERVICES

PLEASE TAKE NOTICE that _____, Esquire hereby enters his/her appearance on a pro bono basis on behalf of _____. All copies of notices and pleadings filed in this case or proceedings therein, including but not limited to notices provided pursuant to Fed. R. Bankr. P. 2002, should be sent to the address(es) listed below:

Date:

_____
Attorney (Pro Bono)

_____
Attorney ID Number

D.N.J. LBR 1073-1
Assignment of Cases

(a) For purposes of the division of business, the Court shall be divided into three units known as "vicinages," which shall consist of the counties served by such units in the three federal Courthouses in this District.

The Newark vicinage consists of Bergen, Essex, Hudson, Middlesex, Morris, Passaic, Sussex and Union Counties.

The Trenton vicinage consists of part of Burlington (except for the townships of Cinnaminson, Delran, Edgewater Park, Evesham (Marlton), Maple Shade, Moorestown, Mount Laurel, Palmyra, Riverside and Riverton), Hunterdon, Mercer, Monmouth, Ocean, Somerset and Warren counties.

The Camden vicinage consists of Atlantic, part of Burlington (the townships of Cinnaminson, Delran, Edgewater Park, Evesham (Marlton), Maple Shade, Moorestown, Mount Laurel, Palmyra, Riverside and Riverton), Camden, Cape May, Cumberland, Gloucester and Salem counties.

(b) A petition commencing a case shall be filed in the vicinage in which the debtor resides if the debtor is an individual, or in which the debtor has its principal place of business within the District if the debtor is an entity other than an individual. The address stated on the petition shall be the actual location of the debtor's residence or principal place of business.

(c) All papers in a case shall be filed in the vicinage in which the case is pending.

(d) If the petition commencing a case states in writing that the case is related to another case which has been or is being filed in the same vicinage, the clerk shall assign the case to the judge to whom the lowest numbered related case has been assigned. All other case assignments shall be made by the random draw method used by the Court.

(e) An application to transfer a case from one judge to another, or from one vicinage to another, shall be made to the judge to whom the case has been assigned. The application shall be on notice to the debtor, any trustee, any secured creditors, and any official committees.

(f) If a case is dismissed, and, within 180 days of such dismissal, another bankruptcy case is filed as to the same debtor, the subsequent case shall be assigned to the same judge to whom the prior case was assigned.

Comments: Formerly Local Rule 9
Reference: Fed.R.Bankr. P. 5005 Filing and Transmittal of Papers

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In the Matter of	:	Case No.
	:	Chapter ____
Debtor	:	

_____

APPLICATION FOR ORDER TO FILE
PRO BONO CASE IN _____ VICINAGE

The application of _____ respectfully represents:

1. [State applicant's relationship to case.]

2. The appropriate vicinage for the filing of this case is _____. The case was referred through:

   _____ Rutgers-Camden School of Law Pro Bono Bankruptcy Project

   _____ Legal Services

   _____ Other _____

3. Filing the case in the _____ vicinage will facilitate the administration of the case for the benefit of the debtor(s), and/or debtor's attorney.

Wherefore, applicant requests entry of the order submitted herewith.

Date: _____ _____
[applicant's signature]

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In the Matter of	:	Case No.
	:	Chapter ____
Debtor	:	

_____

ORDER PERMITTING THE FILING OF
PRO BONO CASE IN THE _____VICINAGE

Upon consideration of the application of _____ for permission to file the case in the _____ vicinage.

IT IS on this _____ day of _____, 20___, ORDERED that the case may be filed and administered in the _____ vicinage.

_____

U.S. BANKRUPTCY JUDGE

NEW JERSEY
APPROVED CREDIT COUNSELING AGENCIES
as of 7/15/2011

1$ Wiser Consumer Education, Inc. 116 N. Second St., Ste. A Krum, TX 76249 972-292-7279 www.1dollarwiser.com Internet	1st Choice Credit Couns. & Fin. Ed. aka DBSM, Inc. 2049 Marco Dr. Camarillo, CA 93010 877-692-5669 www.mybknow.com Telephone and Internet
A123 Credit Counselors, Inc. 703 Waterford Way, Ste 220 Miami, FL 33126 888-412-2123 www.a123cc.org Telephone and Internet	Abacus Credit Counseling 15760 Ventura Blvd, Ste 700 Encino, CA 91436 800-516-3834 www.abacuscc.org Telephone and Internet
Access Counseling, Inc. 633 W. 5th St., Ste. 26001 Los Angelos, CA 90071 800-205-9297 www.accesscounselinginc.org Telephone and Internet	Advisory Credit Mgmt, Inc. 5769 West Sunrise Blvd. Plantation, FL 33313 800-786-3940 www.advisorycreditmanagement.org Internet
Allen Credit & Debt Counseling Agency 195 Brook Street Wessington, SD 57381 888-415-8173 www.acdcas.com Telephone and Internet	Alliance Credit Counseling, Inc. 13777 Ballantyne Corporate Pl. Charlotte, NC 28277 888-594-9596 www.knowdebt.org Telephone and Internet
Alpha Community Services 121 West Water St., Ste. D Sandusky, OH 44870 419-626-1450 www.alphacommunityservices.org Telephone	American Consumer Credit Inc. 130 Rumford Ave., Ste. 202 Newton, MA 02466 866-826-6924 www.consumercredit.org Telephone and Internet
BKEDCERT.com dba Pacific Rim Institute for Development & Educ. Inc. 6230 Wilshire Blvd., Ste. 1763 Los Angeles, CA 90048 800-845-7171 www.PacificRimCounseling.com Telephone and Internet	Black Hills Children's Ranch, Inc. 1644 Concourse Drive Rapid City, SD 57703 800-888-1596 www.pioneercredit.com Telephone and Internet
CCCS of Ventura County, Inc./SurePath Fin. Solution 80 North Wood Road, Ste. 200 Camarillo, CA 93010 877-615-7873 www.surepath.org Telephone and Internet	ClearPoint Financial Solutions, Inc. 8000 Franklin Farms Dr. Richmond, VA 23229 877-422-9046 www.clearpointfinancialsolutions.org Telephone and Internet
Colorado Credit Counselors dba CCC 1690 S. Federal Blvd. Denver, CO 80219 800-569-9269 www.cocredit.org Telephone	Community Credit Counselors, Inc. 101 N. Lynnhaven Rd. Ste. 303 Virginia Beach, VA 23452-7523 800-531-5124 www.bankruptcyinfo.org Telephone and Internet
Consumer Bankruptcy Counseling.info 1014 Torney Ave. San Francisco, CA 94129 415-561-6300 www.consumerbankruptcycounseling.info Internet	Consumer Credit and Budget Counseling, Inc. 299 South Shore Road, US Route 9 South Marmora, NJ 08223 888-738-8233 www.prebankruptcy.org In Person, Telephone and Internet

Consumer Credit Counseling Serv. of Buffalo, Inc. **40 Gardenville Parkway, Ste. 300** **West Seneca, NY 14224** **800-926-9685 www.cccsbuff.org** **Telephone and Internet**	**Consumer Credit Couns. Serv. of Del. Valley, Inc.** **221 Market St., Ste 102** **Camden, NJ 08102** **800-989-2227 www.cccsdv.org** **In Person and Telephone**
Consumer Credit Couns. Serv. of Greater San Antonio **6851 Citizens Parkway, Ste. 100** **San Antonio, TX 78229** **210-979-4300 www.debt.org** **Telephone and Internet**	**Consumer Credit Counseling Service of MD. & Del.** **757 Frederick Rd., 2nd Floor** **Baltimore, MD 21228** **800-642-2227 www.cccs-inc.org** **Telephone and Internet**
Consumer Credit Counseling Service of New Jersey **100 West Main Street 185 Ridgedale Ave.** **Somerville, NJ 08876 Cedar Knolls, NJ 07927** **888-726-3260 www.cccsnj.org** **In Person, Telephone and Internet**	**Consumer Credit Couns. Serv. of Orange County Inc.** **1920 Old Tustin Ave.** **Santa Ana, CA 92832** **888-289-8230 www.cccsoc.org** **Telephone and Internet**
Consumer Credit Counseling Serv. of Rochester, Inc. **1000 University Ave., Ste. 900** **Rochester, NY 14607** **888-724-2227 www.cccsofrochester.org** **Telephone and Internet**	**Consumer Credit Counseling Serv. of San Francisco** **595 Market St., Ste. 1500** **San Francisco, CA 94105** **800-777-7526 www.cccssf.org** **Telephone and Internet**
Consumer Credit Couns. Serv. of the Midwest, Inc. **4500 East Broad St.** **Columbus, OH 43213** **800-355-2227 www.cccservices.com** **Telephone and Internet**	**Consumer Credit Counseling Serv. of West Fla., Inc.** **14 Palafox Place** **Pensacola, FL 32502** **800-343-3317 www.cccswfl.org** **Telephone and Internet**
Consumer Financial Educ Found. of America Inc. **2 North 20th St., Ste 1030** **Birmingham, AL 35203** **1-866-684-8171 www.cfefa.org** **Telephone and Internet**	**CredAbility fka CCC Serv. of Greater Atlanta, Inc.** **270 Peachtree St. NW, Ste. 1800** **Atlanta, GA 30303** **866-672-2227 www.credability.org** **Telephone and Internet**
Credit Advisors Foundation **1818 South 72nd Street** **Omaha, NE 68124** **800-625-7725 www.yourbankruptcypartner.com** **Telephone and Internet**	**Credit Card Management Services, Inc.** **4611 Okeechobee Blvd., Ste. 114** **West Palm Beach, FL 33417** **800-920-2262 www.debthelper.com** **Telephone and Internet**
Cricket Debt Counseling **10121 S.E. Sunnyside Rd., Suite 300** **Clackamas, OR 97015** **866-719-0400 www.cricketdebt.com** **Telephone and Internet**	**Debt Education and Certification Foundation** **112 Goliad St., Ste. D** **Benbrook TX 76126** **866-859-7323 www.debt-foundation.org** **Telephone and Internet**
Debt Management Credit Counseling Corp. **700 W. Hillsboro Blvd., Bldg. 1, Ste. 105** **Deerfield Beach, FL 33441** **888-777-0981 www.dmccorp.org** **Telephone**	**DebtorWise Foundation** **14 Austin Park, Ste. 100** **Pittsford, NY 14534** **800-849-3036 www.debtorwise.org** **Telephone and Internet**
Debt Reduction Services, Inc. **6213 n. Cloverdale Rd., Ste. 100** **Boise, ID 83713** **877-688-3328 www.debtreductionservices.org** **Telephone and Internet**	**Evergreen Financial Counseling** **2080 SE Oak Grove Blvd, Ste. 24** **Milwaukee, OR 97267** **800-581-3513 www.evergreenclass.com** **Telephone and Internet**

Family Financial Education Foundation **724 Front St., Ste. 340** **Evanston, WY 82930** **888-292-4333 www.ffef.org** **Telephone**	**Family Guidance Center, Corp.** **1931 Nottingham Way** **Hamilton, NJ 08619** **888-379-0604 www.fgccorp.org** **In Person and Telephone**
Forbes & Newhard Credit Solutions, Inc. **7505 Tiffany Springs Parkway, Ste. 130** **Kansas City, MO 64153** **866-351-0322 www.forbescs.us** **Telephone**	**Garden State Consumer Credit Counseling, Inc.** **225 Willowbrook Road** **Freehold, NJ 07728** **800-992-4557 www.novadebt.org** **In Person, Telephone and Internet**
Granite Lake Educational Resources **111 West Cataldo, Suite 200** **Spokane, WA 99201** **866-366-0599 www.backtogo.org** **Telephone and Internet**	**GreenPath, Inc.** **38505 Country Club Drive, Suite 210** **Farmington Hills, MI 48331-3429** **888-436-4054 www.greenpath.com** **Telephone and Internet**
Hananwill Credit Counseling **115 North Cross St.** **Robinson, IL 62454** **877-544-5560 www.hananwill.com** **Telephone and Internet**	**Hummingbird Credit Counseling & Education, Inc.** **3737 Glenwood Avenue, Suite 100** **Raleigh, NC 27612** **800-645-4959 www.hbcce.org** **Telephone and Internet**
InCharge Education Foundation, Inc. **5750 Major Blvd., Ste. 310** **Orlando, Fla. 32819** **866-729-0049 www.personalfinanceeduction.com** **Telephone and Internet**	**Institute for Financial Literacy, Inc.** **260 Western Ave.** **South Portland, ME 04101** **866-662-4932 www.financiallit.org** **Telephone and Internet**
Money Management International Inc. **3073 English Creek Ave, Ste 3 860 Rte. 168, Ste. 104** **Egg Harbor Tp, NJ 08234 Turnersville NJ 08012** **106 Apple St., Ste 105** **Tinton Falls, NJ 07724** **877-964-2227 www.moneymanagement.org** **In Person, Telephone and Internet**	**MoneySharp Credit Counseling, Inc.** **1916 N. Fairfield Ave., Ste. 200** **Chicago, IL 60647** **866-200-6825** **www.moneysharp.org** **Internet**
National Financial Literacy Foundation, Inc. **555 Winderley Place, Ste. 300** **Maitland, FL 32751** **877-380-6353 www.learnfinances.org** **Telephone and Internet**	**No Limits Community Development Corporation** **3203 Benjamin E. Mays Dr.** **Atlanta, GA 30311** **855-296-3711 www.CCR-Atlanta.org** **Telephone and Internet**
SK Foundation **60 E. Hopkins Rd.** **Gilbert, AZ 85295** **877-376-7122 www.myonlinebankruptcyclass.com** **Internet**	**Springboard Nonprofit Consumer Credit Mgmt, Inc.** **4351 Latham St.** **Riverside, CA 92501** **888-425-3453 www.bkhelp.org or** **www.bancarrota.org** **Telephone and Internet**
Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc. **124 Oakridge Drive** **Oneonta, AL 35121** **866-232-3600 www.standsurecc.org** **Telephone and Internet**	**Take Charge America, Inc.** **20620 North 19th Avenue** **Phoenix, AZ 85027-3585** **866-750-9634 www.takechargeamerica.org** **Telephone**
The Kingdom Ministries, Inc. **6099 Mt. Moriah Extended, Ste. 7B** **Memphis, TN 38115** **901-552-5131 www.thekingdomministries.com** **Telephone**	**The Mesquite Group, Inc.** **600 Six Flags Dr., Ste. 400** **Arlington, Tx. 76011** **877-769-4069 www.themesquitegroup.org** **Telephone and Internet**

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Certification in Satisfaction of
the Madden v. Delran Pro Bono Counsel Assignments

I, _____, of full age, hereby certify that:

1. I am an attorney-at-law duly admitted to practice before the courts of the State of New Jersey, and before the United States District Court and the United States Bankruptcy Court for the District of New Jersey.

2. I am a member of the firm of _____, maintaining offices for the practice of law at _____, with _____ County as the location of my principal practice.

3. Annexed hereto and made a part hereof as Exhibit "A" is an itemization of the time spent by me in connection with the pro bono counseling and representation of the following clients referred to me by _____ County Legal Services:

	(Name)	(Address)
a.	_____	_____
	_____	_____
b.	_____	_____
	_____	_____

4. As evidenced in the attached Exhibit "A", I rendered _____ hours of pro bono legal services in satisfaction of the requirements outlined in Madden v. Delran, 126 N.J. 591 (1992) and as allowed under Exemption Category #88.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are wilfully false, I am subject to punishment.

_____
Attorney's Name

Dated:

(Date)

Name
Address
City, State

RE: Bankruptcy Counseling Appointment: (Date)

Dear _____:

_____Legal Services has referred your bankruptcy file to our office for possible pro bono representation. We have scheduled your appointment for **_____(Date and Time)_____** at _____. Directions to our offices are attached.

Please bring a valid ID with you when you come on your scheduled date.

After you arrive, we will discuss with you the particulars of your situation and make a determination as to whether or not a Chapter 7 "No Asset" bankruptcy proceeding is right for you. To aid in this process, you must bring the following documents:

1. A list of what you own other than household furnishings and clothing;

2. A list of all the money you owe others (your debts) including name and address of creditor, account number, approximate amount owed to each, and description of the charges;

3. Copies of any recent notices from your creditors and government agencies, and any legal papers sent to you by people to whom you owe money;

4. Notices of law suits, eviction notices, or any other document that you believe requires immediate attention;

5. Your last 60 days of payment advices (pay stubs, unemployment checks, worker's comp checks, or Social Security deposits) for you and your spouse;

6. A breakdown of your monthly income and expenses;

7. Your bank statements covering the last 60 days;

8. Copies of your last two years tax returns;

9. Originals of all correspondence, bills, collection letters, lawsuits, or any communications from creditors;

10. Record of any interest in an education IRA or Section 529 plan;

11. Your credit report. (You can call Equifax at 800-525-6285 or TransUnion at 800-680-7289 to order it before you come in for your appointment.)

After thoroughly reviewing your financial situation, we will decide whether your case can be handled by our office. I

Please reconfirm your appointment by 10:00 a.m. on the morning of your scheduled appointment so that we are sure you are coming. If you must cancel or reschedule your appointment time, please contact _____ at _____ between the hours of 8:30 a.m. and 4:30 p.m.

Sincerely,

Enclosures

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation ($245 filing fee, $39 administrative fee, $15 trustee surcharge: Total fee $299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income ($235 filing fee, $39 administrative fee: Total fee $274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization ($1000 filing fee, $39 administrative fee: Total fee $1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman ($200 filing fee, $39 administrative fee: Total fee $239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

In re _____
Debtor(s)

Case Number: _____
(If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

☐ **The presumption arises.**
☐ **The presumption does not arise.**
☐ **The presumption is temporarily inapplicable.**

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	**Disabled Veterans.** If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. ☐ **Declaration of Disabled Veteran.** By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	**Non-consumer Debtors.** If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement. ☐ **Declaration of non-consumer debts.** By checking this box, I declare that my debts are not primarily consumer debts.
1C	**Reservists and National Guard Members; active duty or homeland defense activity.** Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. **During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.** ☐ **Declaration of Reservists and National Guard Members.** By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed; OR b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/ ☐ I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	**Marital/filing status.** Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. **Complete only Column A ("Debtor's Income") for Lines 3-11.** b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." **Complete only Column A ("Debtor's Income") for Lines 3-11.** c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.** d. ☐ Married, filing jointly. **Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.**		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	**Column A Debtor's Income**	**Column B Spouse's Income**
3	**Gross wages, salary, tips, bonuses, overtime, commissions.**	$	$
4	**Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. **Do not include any part of the business expenses entered on Line b as a deduction in Part V.** a. Gross receipts $ b. Ordinary and necessary business expenses $ c. Business income Subtract Line b from Line a	$	$
5	**Rent and other real property income.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any part of the operating expenses entered on Line b as a deduction in Part V.** a. Gross receipts $ b. Ordinary and necessary operating expenses $ c. Rent and other real property income Subtract Line b from Line a	$	$
6	**Interest, dividends and royalties.**	$	$
7	**Pension and retirement income.**	$	$
8	**Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.** Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	$	$
9	**Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor $ _____ Spouse $ _____	$	$

10	**Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. **Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.** Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. $ b. $ Total and enter on Line 10	$	$
11	**Subtotal of Current Monthly Income for § 707(b)(7).** Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	$	$
12	**Total Current Monthly Income for § 707(b)(7).** If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	$	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	**Annualized Current Monthly Income for § 707(b)(7).** Multiply the amount from Line 12 by the number 12 and enter the result.	$
14	**Applicable median family income.** Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____	$
15	**Application of Section 707(b)(7).** Check the applicable box and proceed as directed. ☐ **The amount on Line 13 is less than or equal to the amount on Line 14.** Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. ☐ **The amount on Line 13 is more than the amount on Line 14.** Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	**Enter the amount from Line 12.**	$
17	**Marital adjustment.** If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. $ b. $ c. $ Total and enter on Line 17.	$
18	**Current monthly income for § 707(b)(2).** Subtract Line 17 from Line 16 and enter the result.	$

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	**National Standards: food, clothing and other items.** Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$
19B	**National Standards: health care.** Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	$

Persons under 65 years of age			**Persons 65 years of age or older**		
a1.	Allowance per person		a2.	Allowance per person	
b1.	Number of persons		b2.	Number of persons	
c1.	Subtotal		c2.	Subtotal	

20A	**Local Standards: housing and utilities; non-mortgage expenses.** Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	$
20B	**Local Standards: housing and utilities; mortgage/rent expense.** Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. **Do not enter an amount less than zero.**	$

a.	IRS Housing and Utilities Standards; mortgage/rental expense	$
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	$
c.	Net mortgage/rental expense	Subtract Line b from Line a.

21	**Local Standards: housing and utilities; adjustment.** If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	$

22A	**Local Standards: transportation; vehicle operation/public transportation expense.** You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. ☐ 0 ☐ 1 ☐ 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$
22B	**Local Standards: transportation; additional public transportation expense.** If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	$
23	**Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☐ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. **Do not enter an amount less than zero.**	
	a. IRS Transportation Standards, Ownership Costs — $	
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 — $	
	c. Net ownership/lease expense for Vehicle 1 — Subtract Line b from Line a.	$
24	**Local Standards: transportation ownership/lease expense; Vehicle 2.** Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. **Do not enter an amount less than zero.**	
	a. IRS Transportation Standards, Ownership Costs — $	
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42 — $	
	c. Net ownership/lease expense for Vehicle 2 — Subtract Line b from Line a.	$
25	**Other Necessary Expenses: taxes.** Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. **Do not include real estate or sales taxes.**	$
26	**Other Necessary Expenses: involuntary deductions for employment.** Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. **Do not include discretionary amounts, such as voluntary 401(k) contributions.**	$
27	**Other Necessary Expenses: life insurance.** Enter total average monthly premiums that you actually pay for term life insurance for yourself. **Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.**	$
28	**Other Necessary Expenses: court-ordered payments.** Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. **Do not include payments on past due obligations included in Line 44.**	$

29	**Other Necessary Expenses: education for employment or for a physically or mentally challenged child.** Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	$
30	**Other Necessary Expenses: childcare.** Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. **Do not include other educational payments.**	$
31	**Other Necessary Expenses: health care.** Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. **Do not include payments for health insurance or health savings accounts listed in Line 34.**	$
32	**Other Necessary Expenses: telecommunication services.** Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. **Do not include any amount previously deducted.**	$
33	**Total Expenses Allowed under IRS Standards.** Enter the total of Lines 19 through 32.	$

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 19-32

34	**Health Insurance, Disability Insurance, and Health Savings Account Expenses.** List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance $ b. Disability Insurance $ c. Health Savings Account $ Total and enter on Line 34 **If you do not actually expend this total amount**, state your actual total average monthly expenditures in the space below: $ _____	$
35	**Continued contributions to the care of household or family members.** Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	$
36	**Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	$
37	**Home energy costs.** Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. **You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.**	$
38	**Education expenses for dependent children less than 18.** Enter the total average monthly expenses that you actually incur, not to exceed $147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. **You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.**	$

**Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

39	**Additional food and clothing expense.** Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) **You must demonstrate that the additional amount claimed is reasonable and necessary**.	$
40	**Continued charitable contributions.** Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	$
41	**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 34 through 40	$

Subpart C: Deductions for Debt Payment

42 **Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance**.** The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.			$	☐ yes ☐ no
b.			$	☐ yes ☐ no
c.			$	☐ yes ☐ no
			Total: Add Lines a, b and c.	

$

43 **Other payments on secured claims.** If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.

	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount
a.			$
b.			$
c.			$
			Total: Add Lines a, b and c

$

44	**Payments on prepetition priority claims.** Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. **Do not include current obligations, such as those set out in Line 28.**	$

45	**Chapter 13 administrative expenses.** If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. a. Projected average monthly chapter 13 plan payment. $ b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) x c. Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b	$
46	**Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45.	$
	Subpart D: Total Deductions from Income	
47	**Total of all deductions allowed under § 707(b)(2).** Enter the total of Lines 33, 41, and 46.	$
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	
48	**Enter the amount from Line 18 (Current monthly income for § 707(b)(2))**	$
49	**Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))**	$
50	**Monthly disposable income under § 707(b)(2).** Subtract Line 49 from Line 48 and enter the result	$
51	**60-month disposable income under § 707(b)(2).** Multiply the amount in Line 50 by the number 60 and enter the result.	$
52	**Initial presumption determination.** Check the applicable box and proceed as directed. ☐ **The amount on Line 51 is less than $7,025***. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. ☐ **The amount set forth on Line 51 is more than $11,725***. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ **The amount on Line 51 is at least $7,025*, but not more than $11,725*.** Complete the remainder of Part VI (Lines 53 through 55).	
53	**Enter the amount of your total non-priority unsecured debt**	$
54	**Threshold debt payment amount.** Multiply the amount in Line 53 by the number 0.25 and enter the result.	$
55	**Secondary presumption determination.** Check the applicable box and proceed as directed. ☐ **The amount on Line 51 is less than the amount on Line 54.** Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. ☐ **The amount on Line 51 is equal to or greater than the amount on Line 54.** Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	
	Part VII: ADDITIONAL EXPENSE CLAIMS	
56	**Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. a. Expense Description Monthly Amount $ b. $ c. $ Total: Add Lines a, b and c $	

**Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

Part VIII: VERIFICATION	
57	I declare under penalty of perjury that the information provided in this statement is true and correct. *(If this is a joint case, both debtors must sign.)* Date: _____ Signature: _____ *(Debtor)* Date: _____ Signature: _____ *(Joint Debtor, if any)*

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IRS National Standards for Allowable Living Expenses
(Cases Filed On and After March 15, 2011)

Collection Financial Standards for Food, Clothing and Other Items				
Expense	**One Person**	**Two Persons**	**Three Persons**	**Four Persons**
Food	$300	$537	$639	$757
Housekeeping supplies	$29	$66	$65	$74
Apparel & services	$86	$162	$209	$244
Personal care products & services	$32	$55	$61	$67
Miscellaneous	$87	$165	$197	$235
Total	$534	$985	$1,171	$1,377
More than four persons			**Additional Amount Per Person**	
For each additional person, add to four-person total allowance:			$262	

Bankruptcy Allowable Living Expenses – National Standards (See 11 U.S.C. § 707(b)(2)(A)(ii)(I))				
Expense	**One Person**	**Two Persons**	**Three Persons**	**Four Persons**
Food & Clothing (Apparel & Services)*	$386	$699	$848	$1,001
5% of Food & Clothing	$19	$35	$42	$50
More than four persons		**Additional Amount Per Person**		
Food & Clothing (Apparel & Services)*		$190		
5% of Food & Clothing		$10		
* This total may differ from the combination of the two amounts on the table above due to rounding.				

Bankruptcy Allowable Living Expenses

(Cases Filed On and After March 15, 2011)

Local Housing and Utilities Standards - NEW JERSEY

		Family Size and Expense Type									
		1 Person		2 People		3 People		4 People		5 or More People	
County	FIPS Code	NM	MR	NM	MR	NM	MR	NM	MR	NM	MR
Atlantic County	34001	$502	$939	$590	$1,103	$622	$1,162	$693	$1,296	$704	$1,317
Bergen County	34003	$625	$1,602	$735	$1,881	$774	$1,982	$863	$2,210	$877	$2,246
Burlington County	34005	$491	$1,125	$576	$1,322	$607	$1,393	$677	$1,553	$688	$1,578
Camden County	34007	$498	$968	$585	$1,137	$616	$1,198	$687	$1,336	$698	$1,357
Cape May County	34009	$532	$855	$625	$1,004	$659	$1,058	$734	$1,180	$746	$1,199
Cumberland County	34011	$499	$745	$586	$876	$618	$922	$689	$1,028	$700	$1,045
Essex County	34013	$625	$1,508	$735	$1,771	$774	$1,866	$863	$2,081	$877	$2,115
Gloucester County	34015	$488	$1,000	$574	$1,174	$605	$1,237	$674	$1,380	$685	$1,402
Hudson County	34017	$641	$1,195	$752	$1,405	$793	$1,480	$884	$1,650	$898	$1,677
Hunterdon County	34019	$551	$1,628	$648	$1,911	$682	$2,014	$761	$2,245	$773	$2,282
Mercer County	34021	$548	$1,192	$644	$1,399	$678	$1,475	$756	$1,645	$769	$1,670
Middlesex County	34023	$528	$1,269	$620	$1,490	$653	$1,571	$728	$1,751	$740	$1,779
Monmouth County	34025	$554	$1,390	$650	$1,633	$685	$1,721	$764	$1,919	$776	$1,950
Morris County	34027	$556	$1,594	$653	$1,872	$688	$1,972	$767	$2,199	$779	$2,235
Ocean County	34029	$506	$1,025	$595	$1,203	$627	$1,268	$699	$1,413	$710	$1,437
Passaic County	34031	$569	$1,358	$668	$1,595	$704	$1,681	$785	$1,874	$797	$1,905
Salem County	34033	$573	$787	$673	$925	$709	$975	$790	$1,087	$803	$1,105
Somerset County	34035	$540	$1,562	$634	$1,835	$668	$1,934	$745	$2,156	$757	$2,191
Sussex County	34037	$477	$1,271	$561	$1,492	$591	$1,573	$659	$1,753	$669	$1,782
Union County	34039	$575	$1,364	$675	$1,602	$712	$1,687	$793	$1,882	$806	$1,912
Warren County	34041	$506	$1,186	$595	$1,393	$627	$1,467	$699	$1,636	$710	$1,663

NM - Nonmortgage MR - Mortgage/Rent

IRS Local Transportation Expense Standards - Northeast Census Region (Cases Filed On and After March 15, 2011)

Metropolitan Statistical Areas (MSAs) Within the Northeast Census Region		
MSA	**COUNTIES (unless otherwise specified)**	
New York	*in NJ:*	Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Philadelphia	*in NJ:*	Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem

IRS LOCAL TRANSPORTATION* EXPENSE STANDARDS Northeast Census Region		
Public Transportation Costs **(Line 22, Form 22A)** **(Line 27, Form 22C)**		
National	**$182**	
Operating Costs **(Line 22, Form 22A)** **(Line 27, Form 22C)**		
Region	One Car	Two Cars
Northeast Region	$278	$556
MSA Locations Within Census Region:		
New York	$342	$684
Philadelphia	$299	$598
Ownership Costs **(Lines 23 and 24, Form 22A)** **(Lines 28 and 29, Form 22C)**		
National	One Car	Two Cars
	$496	$992

* Does not include personal property taxes.

MEANS TEST CALCULATION

As part of BAPCPA, the debtor is required to complete the Current Monthly Income and Means Test calculations included on Form 22A found in the Appendix at page 37. Current monthly income calculates the debtor's average income over the last 6 months, including income from all sources, taxable or not (but not including social security income) plus any amount paid by an entity other than the debtor on a regular basis toward household expenses.

1. What are your monthly gross wages, salary, tips, bonuses, overtime commissions?

2. What is your income from operating a business?

3. What income do you get from rental property?

4. What interest, dividends or royalties do you get a month?

5. What is your monthly pension or retirement income (not including social security)?

6. What regular contributions do you receive from someone else toward household expenses, including child or spousal support? (This is separate from Column B if this is a joint petition).

7. Do you receive unemployment compensation? What amount?

8. Do you receive any other monthly income? Specify the source.

Your total monthly income is then multiplied by 12 and then compared to the median family income for your household size in New Jersey. See information published at www.justice.gov/ust/. If your income is less than the median income, you do not have to complete the remaining portions of the Means Test form. If your income is greater than the median income, you must complete the remaining portions of the form. Now you must calculate the 3 different types of allowed deductions for Means Test purposes.

Subpart A. of Part V. calculates the deductions allowed under the Standards of the Internal Revenue Service. The standards can be found at the UST's website. You will need to add the following deductions based on income or family size:

1. The IRS National Standard for Allowable Living Expenses.

2. The IRS National Standards for Health Care Expenses.

3. The IRS Local standard for housing and utilities, non-mortgage expenses.

4. The IRS Local standard for housing and utilities, mortgage/rent expenses.

5. The IRS Local standard for vehicle operation/public transportation expenses.

6. The IRS Local standard for transportation ownership/lease expense for up to 2 vehicles.

7. Tax expenses including all federal income, self employment, social security and Medicare taxes, and state and local taxes, other than real estate and sales taxes.

8. Other mandatory payroll deductions such as mandatory retirement contributions, union dues, etc.

9. Monthly term insurance premiums.

10. Court ordered payments, such as child support.

11. Education payments for physically or mentally challenged dependents.

12. Childcare expenses.

13. Unreimbursed healthcare expenses.

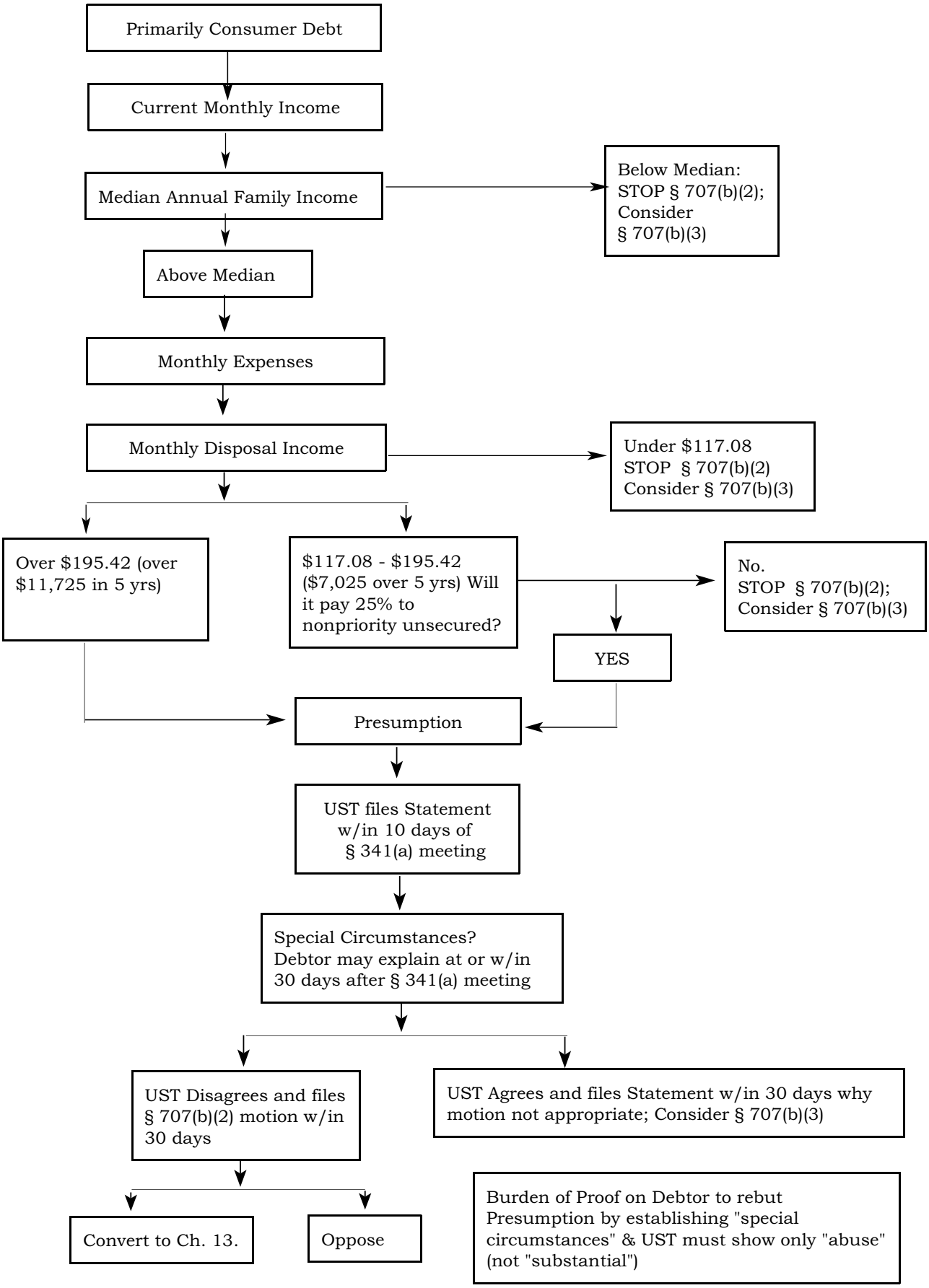
14. Cellphone, internet or other special phone services needed for the health and welfare of you or your dependents.

Additional expenses are also allowed for (1) premiums for health or disability insurance or a health savings account; (2) care given for elderly or chronically ill members of your household; (3) costs incurred for protection against family violence; (4) home energy costs in excess of the IRS Standards; (5) education costs (not to exceed $147.92 per child) for dependent children under the age of 18; (6) additional food and clothing expenses in excess of the IRS Standards, and (7) charitable contributions. You are also able to deduct 1/60th of any amounts that are past due for secured claims, priority claims or for future payments on secured claims.

The total deductions are then subtracted from the current monthly income determined earlier to calculate your disposable income. The resulting amount is then multiplied by 60. If this amount is less than $7,025, then a presumption of abuse does not arise (meaning that the debtor should be filing Chapter 13 instead of Chapter 7). If the amount is greater than $11,725, a presumption of abuse does arise.

If the amount is greater than $7,025 but less than $11,725, you must complete the form. Now you must enter the total of your nonpriority unsecured debt (taken from Schedule F of your petition). Multiply this amount by 0.25. If your disposable income is less than this amount, the presumption does not arise. If it is greater than this amount, the presumption does arise.

Means Test Flowchart



List of Approved Providers of Personal Financial Management Instructional Courses (Debtor Education) Pursuant to 11 U.S.C. § 111 for New Jersey
As of July 15, 2011

Internet Only	
$0 Debt Goal, LLC www.0debtgoal.com	$10 Debtor Education, LLC www.10debtoreducation.com
001 Debtoredu, LLC www.debtoredu.com	$1 Wiser Consumer Education, Inc. www.1dollarwiser.com
111Education.com, Inc. www.MoneyRehab.com	123 Debtor.com LLC www.123debtor.com
50-30-20 MoneyPlan www.50-30-20.com	A1 Debtor Education, LLC www.debtorednow.com
AAAA American Christian Asset Mgmt LLC www.christianasset.org	AAA Financial Education, Inc. www.AAAFinancialEducation.com
A+ Bankruptcy Education LLC www.debtclasses.com	A Better Financial Education, Inc. www.SmartMoneySense.com
Academy of Financial Literacy www.academyoffinancialliteracy.com	Advantage Credit Counseling Service, Inc. www.advantagecccs.org
Advisory Credit Management, Inc. www.advisorycreditmanagement.org	American Bureau of Credit Services, Inc. www.americanbureauofcredit.com
American Consumer Credit Counseling, Inc. www.consumercredit.org	Bankruptcy Debtor Education LLC www.BankruptcyDebtorEducation.com
BE Adviser, LLC www.beadviser.com	Best Credit Service, Inc. www.bestcs.org
BKEDCERT.com fka Pacific Rim Instit. for D& Ed. Inc. www.PacificRimCounseling.com	BK Education Services www.BKEducation.com
Consumer Credit Counseling Service, Inc. www.kscccs.org	Consumer Credit Counsel. Serv. of Greater San Antonio www.det.org
Consumer Credit Counseling Serv. of Md. & Del. www.cccs-inc.org	Consumer Credit Counseling Serv. of NJ, Inc. www.cccsnj.org
Consumer Credit Counseling Serv. Inc. of Orange County www.cccsoc.org	Consumer Credit Counseling Service of Rochester, Inc. www.cccsofrochester.org
Consumer Credit Counseling of the Midwest, Inc. www.cccservices.com	Dalton Education LLC www.dalton-education.com
Debt Management Credit Counseling Corp. www.debtmoneyandcreditconcepts.org	Debt Reduction Services, Inc. www.debtreductionservices.org
eXtension Foundation www.extension.org	Family Service Agency, Inc. www.helpingfamilies.org
Helping Hands Home Ownership Foundation, Inc. www.bankruptcyonlineclass.com	Helping Others Progress Economically, LLC www.hopewithcare.org

Internet Only	
Hummingbird Credit Counseling & Education Inc. www.hbcce.org	Lutheran Social Serv. of Minnesota www.www.lssmn.org/debt
MoneySharp Credit Counseling, Inc. www.moneysharp.org	Parkland College www.parkland.edu/bai
SafeGuard Credit Counseling Services, Inc. www.safeguardcredit.org	SK Foundation www.myonlinebankruptcyclass.com
Solid Start Financial Education Services, Inc. www.solidstartfinancial.com	Van Education Center www.adultedschool.com
Ypside, Inc. www.ypside.com	

Internet & Telephone	
#02 Certificate Class 888-533-3423 www.jjandpartners.com	1st Choice Credit Counseling & Financial Ed. aka DBSM 877-692-5669 www.mybknow.com
A 24/7 Bankruptcy Class, Inc. 866-412-7247 www.a247class.com	Access Counseling, Inc. 800-205-9297 www.accesscounselinginc.org
Accountax School of Business, Inc. 866-720-4547 www.accountax.us	Allen Credit and Debt Counseling Agency 888-415-8173 www.acdcas.com
Alliance Credit Counseling Inc. 888-594-9596 www.knowdebt.org	Arbor Investments Ltd. 800-625-7725 www.yourbankruptcypartner.com
Black Hills Children's Ranch, Inc. 800-888-1596 www.pioneercredit.com	CCCS of Ventura County, Inc./SurePath Financial 877-615-7873 www.surepath.org
ClearPoint Financial Solutions, Inc. 877-422-9046 www.clearpointfinancialsolutions.org	Consumer Credit Counseling Serv. of Buffalo, Inc. 800-926-9685 www.cccsbuff.org
Consumer Credit Counseling Serv. of San Francisco 800-777-7526 www.cccssf.org	Consumer Credit Counseling Serv. of West Florida, Inc. 800-343-3317 www.gotdebt.org; www.tengodeudas.org
Consumer Credit Management Services, Inc. 800-568-4545 www.debt-mgt.org	Consumer Education & Training Services 206-267-7082 www.CentsProgram.com
Consumer Financial Educ. Foundation of America, Inc. 866-684-8171 www.cfefa.org	Creative Designs Consulting 877-754-1760 www.creativedesignsconsulting.org
CredAbility fka CCC Serv. of Greater Atlanta Inc 866-672-2227 www.credability.org	Credit Card Management Services, Inc. 800-920-2262 www.debthelper.com
Dave Ramsey's Debtor Education, LLC 800-480-5902 www.daveramsey.com/bankruptcy	Debt Education and Certification Foundation 866-859-7323 www.debt-foundation.org
DebtorWise Foundation 800-849-3036 www.debtorwise.org	Financial Education Services, Inc. 877-460-7337 www.financialedservices.org
Financial Strategies Mortgage, Inc. 877-252-6877 www.bkcourse.com	Granite Lake Educational Resources 866-366-0599 www.backtogo.org
GreenPath, Inc. 888-436-4054 www.greenpathbk.com	Hananwill Financial Education Services 866-544-5557 www.hananwill.com

Internet & Telephone	
InCharge Debt Solutions 877-267-0604 www.personalfinancialeducation.com	InCharge Education Foundation, Inc. 866-729-0049 www.personalfinanceeducation.com
Institute for Financial Literacy Inc. 866-662-4932 www.financiallit.org	Money Management International, Inc. 877-964-2227 www.moneymanagement.org
Sage Personal Finance 800-516-2759 www.safepf.com	Springboard Nonprofit Consumer Credit Mgmt, Inc. 888-425-3453 www.bkhelp.org; www.bancarrota.org
Stand Sure Information Services, Inc. 877-750-0851 www.standsuretoday.com	Start Fresh Today Instructional LLC 800-435-9138 www.startfreshtodayinstructional.com
The Kingdom Ministries, Inc. 901-552-5131 www.thekingdomministries.com	The Mesquite Group, Inc. 877-769-4069 www.themesquitegroup.org
The Village Family Service Center 800-450-4019 www.helpwithmoney.org	

Other	
Alpha Community Services 419-626-1450	Colorado Credit Counselors dba CCC 800-569-9269
Consumer Credit and Budget Counseling, Inc. 299 South Shore Rd, US Rte 9 South Marmora, NJ 08223 609-390-9652 www.cc-bc.com Internet & In Person	Consumer Credit Counseling Serv. of Del. Valley, Inc. 221 Market St., Ste. 102 595 Rancocas Rd. Camden, NJ 08102 Westhampton, NJ 08060 One Cherry Hill 203 E. Broadway, Ste. 1020 2000 Rt38, Ste. 615 Salem, NJ 08070 Cherry Hill, NJ 800-989-2227 www.cccsdv.org In Person and Internet
Credit Worthy, Inc. 1200 N. Delsea Dr., Ste. 1 Westville, NJ 08093 888-251-1414 In Person	Family Guidance Center Corp. 1931 Nottingham Way, Hamilton NJ 08619 888-379-0604 In Person
Forbes & Newhard Credit Solutions, Inc. 866-351-0322 Telephone Only	Garden State Consumer Credit Counseling, Inc 225 Willowbrook Rd. 120 Wood Ave. So., Ste 200 Freehold, NJ 07728 Iselin, NJ 08830 800-992-4557 www.novadebt.org In Person , Internet & Telephone
Isabel C. Balboa, Chapter 13 Standing Trustee 535 Rte 38, Suite 580 Cherry Hill NJ 08002 856-663-5002 In Person	No Limits Community Development Corporation 855-296-3711
William B. Hollar 170 Fredrick St. Paramus, NJ 07652 201-265-4218 In Person	