

CHAPTER 13 TRUSTEE GUIDELINES FOR MONTHLY EXPENSES

1. Rent or home mortgage payments (including lot payment for mobile home)	A maximum of 35% of gross income.
2. Utilities	Electricity \$210, gas \$73, water \$55, telephone \$50.
3. Home maintenance	\$75, only if home is owned or required by written lease.
4. Food	\$260 for a single person, \$410 for a couple, plus \$150 for each preteenage child, \$175 per teenage child. Amounts include food away from home such as school lunches.
5. Clothing	\$50 for each person.
6. Laundry and cleaning	\$15 per family member or \$28 for a single person.
7. Medical and drug expenses	Determined on a case-by-case basis. Medical insurance is a factor. Usually no more than \$50 with insurance and no unusual medical problems.
8. Transportation	\$240 per vehicle for gasoline, oil, tires, tuneups, property taxes, tags, and related expenses. Bus fare per family if no vehicle, \$75.
9. Recreation; newspapers, periodicals and books (incl. school books); cable TV; Internet access	\$100 for an individual or \$150 per family.
10. Religious contributions	Determined on a case-by-case basis.
11. Insurance (not paid for by employer)	Variable. Verification may be required.
12. Income taxes	If employed: Deductions should not exceed the IRS Form W-4 amount. If self-employed: Amount based on prior year's liability and current income; subject to verification.
13. Installment payments	Vehicle lease, \$450.00 per vehicle. Other reasonable and necessary installment payments on a case-by-case basis.
14. Alimony, maintenance or support	Variable; verification required.
15. Other payments for support of dependents not living at home	Determined on a case-by-case basis.
16. Other expenses:	
a. Miscellaneous and contingency expenses	\$90 per family.
b. Employment and union dues	Generally not allowed unless mandatory for job.
c. 401(k) contributions	Zero.
d. Mobile telephone(s)	\$50.00 per family.