

Fill in this information to identify your case:

Debtor 1 Lisa Sandra Reyes
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Kentucky

Case number _____
(If known)

Check if this is:

- ☐ An amended filing **69**
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY _____

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

- ☐ Employed
☐ Not employed

OccupationCashier**Employer's name**The Home Store**Employer's address**301 Veterans Pkwy.
Number Street

Number Street

Louisville KY 40214
City State ZIP Code

City State ZIP Code

How long employed there? _____**Part 2:** Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 1,525.45

\$ _____

3. Estimate and list monthly overtime pay.

3. + \$ 0.00

+ \$ _____

4. Calculate gross income. Add line 2 + line 3.

4. \$ 1,525.45

\$ _____

	For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here.....→ 4.	\$ 1,525.45	\$		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a. \$ 274.13	\$		
5b. Mandatory contributions for retirement plans	5b. \$ 20.00	\$		
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$		
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$		
5e. Insurance	5e. \$ 0.00	\$		
5f. Domestic support obligations	5f. \$ 0.00	\$		
5g. Union dues	5g. \$ 0.00	\$		
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6. \$ 275.13	\$		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 1,231.32	\$		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	(72) \$		
8b. Interest and dividends	8b. \$ 0.00	\$		
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 150.00	(73) \$		
8d. Unemployment compensation	8d. \$ 0.00	\$		
8e. Social Security	8e. \$ 0.00	\$		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP benefits (\$241); child care assist. (\$385)	8f. \$ 626.00	(74) \$		
8g. Pension or retirement income	8g. \$ 0.00	\$		
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$		
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9. \$ 776.00	\$		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,007.32	+ \$ = \$ 2,007.32		
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: SNAP benefits (\$241); child care assist. (\$385)			11. + \$ 0.00	(75)
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies			12. \$ 2,007.32	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			(76)	
<input checked="" type="checkbox"/> No.				
<input type="checkbox"/> Yes. Explain: _____				

Annotations to Completed Sample Form 106

Schedule I

Schedule I is the debtor's current income statement. For a general discussion of Schedule I, see § 7.3.7.6, *supra*. The average monthly income provided on this form will often differ from the current monthly income used in preparing Form 122A-1, 122B, or 122C-1. The completed schedule contains notes referring to the following annotations:

69. Schedule I has a box in the upper right corner that is labeled: "Check if this is an amended filing." This box should be checked if an amended Schedule I is filed to correct information reflecting the debtor's income as of the petition date. Schedule I has an additional box labeled: "A supplement showing post-petition chapter 13 income as of the following date: ____." This box should be checked if the new Schedule I is intended to report postpetition changes in the debtor's income in a chapter 13 case, noting the date when the change took effect. The attorney should be sure to check the appropriate box and also make the applicable event designation when uploading the document in the ECF system.

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70. Schedule I must include income information for both spouses in a joint case and also when one spouse files a case individually, unless the spouses are separated. Employment information for the debtor and a non-filing spouse (if the spouses are not separated), or both debtors in a joint case, is listed in Part 1 of Schedule I. Part-time, seasonal, and self-employed work should be included. Information about additional employers should be provided on a separate sheet if the software preparation program does not provide for additional listings. Ms. Reyes is not married, so the column labeled "Debtor 2 or non-filing spouse" is left blank. [BACK](#)

71. Part 2 of Schedule I requests information that is used to estimate the debtor's monthly net income. The debtor is instructed on the form to "estimate monthly income as of the date you file this form." For wage income the form asks the debtor to provide both gross and net monthly take home pay, and to list the applicable payroll deductions. If the debtor has more than one employer, the form instructions state that the information for all employers should be combined and reported on the lines in Part 2, rather than provide separate listings for each employer. All of the debtor's outside sources of income should be listed. In chapter 13, absent enumeration of outside sources of income, it may appear that the debtor is unable to support plan payments and cannot satisfy the feasibility standard under 11 U.S.C. § 1325(a)(6). [BACK](#)

72. When income is from operating a business, profession, rental property, or farm, the total net income is reported in line 8a. The debtor must also attach for each property and

business a statement showing the gross receipts, ordinary and necessary business expenses, and the total monthly net income. [BACK](#)

73. Child support, alimony, and any other family support that is regularly received by the debtor, a non-filing spouse, or a dependent is listed on line 8c. Other contributions to the expenses reported on Schedule J that the debtor regularly receives are listed on line 11.

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74. Even though some public assistance benefits such as food stamps (under the Supplemental Nutrition Assistance Program) or rental/utility allowances may not be treated as income for many purposes, government cash assistance and the value of any non-cash assistance, if known, that is regularly received should be listed in response to line 8f on Schedule I. The amount of such assistance is typically offset by a relevant expense listed in the appropriate category on Schedule J. This may be especially important in a chapter 13 case to show how the debtor is able to pay a particular expense. In the sample case the value of the SNAP benefits received by Ms. Reyes is listed on Schedule I and offset by the debtor's food expense on Schedule J (by listing the total food expense, consisting of the amount received in Food Stamps and the amount Ms. Reyes pays out-of-pocket). Her receipt of child care assistance is handled in the same manner.

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75. Regular contributions to the expenses listed on Schedule J received by the debtor from someone who is not a spouse or former spouse of the debtor, such as an unmarried partner, roommate, or dependent, should be listed separately in line 11, with a description of the contribution. This listing is of particular importance in chapter 13 cases in which the income contributions may be necessary to meet the regular income eligibility requirement or to make the plan feasible.

Contributions for expenses that have already been reported elsewhere on the form should not be listed on line 11. Also, contributions should be listed on line 11 only if the related expenses are reported on Schedule J. For example, if the debtor shares a \$100 monthly utility expense equally with a roommate, the \$50 monthly contribution from the roommate should not be listed as income on Schedule I if the debtor lists only her \$50 share of the expense on Schedule J. In the sample case, Ms. Reyes does not list any amount as contributions from her sister that she lives with because Ms. Reyes lists only her share of the total home rent (\$475 out of \$950) and utility expenses on Schedule J, and Ms. Reyes does not share any other household expenses with her sister. [BACK](#)

76. Any non-speculative expected change in income should be listed on line 13 of Schedule I, with an explanation. As this statement satisfies the document filing requirement of section 521(a)(1)(B)(vi), the debtor should not leave the question blank if no change in income is anticipated and should instead check the box "No." A response to the question removes

any doubt that the filing requirement has been satisfied. If a change is listed in a chapter 13 case, such as, for example, commencement of unemployment income, it may be necessary to account for the anticipated change in the chapter 13 plan. Alternatively, the debtor may file a modified plan when the income change occurs. See § 8.7.3, *supra*.

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