Last, First
Case No.

Above Median Chapter 7 Means Test Document Checklist

Documents Required to Verify Income

☑Line 1 Current Monthly Income

- All paystubs received during the Means Test lookback period by the Debtor(s) and, as applicable, the non-filing spouse.
- If the Debtor receives VA disability income, provide a copy of the award letter from the VA that identifies the award amount and the Debtor's disability rating.
- If the Debtor(s) operate(s) a business, all profit and loss statements for the Means Test lookback period and bank account statements for the same period showing income from the operation of the business, as well as the most recently filed complete income tax returns with Schedule C and/or Schedule 1.
- If the Debtor(s) receive(s) short- or long-term disability payments, a copy of the benefits letter from the insurance provider.

Documents Required to Verify Means Test Deductions

☑Line 3 Marital Adjustment

- For secured debt payments, a copy of the most recent mortgage/account statement.
- For credit card payments or unsecured loan payments, copies of all credit card or loan statements for the Means Test lookback period. Personal expenses of the non-filing spouse and expenses for the support of the household and/or the Debtor's minor children should be highlighted in different colors.
- For expenses that are solely for the non-filing spouse, bank statements or other documentation showing the expense and a description of how it solely benefits the non-filing spouse.
- If the Debtor and the non-filing spouse do not file joint income tax returns, and the non-filing spouse's tax obligations are claimed on Line 3, a copy of the non-filing spouse's state and federal income tax returns for the most recent tax year.

☑ Line 15 Additional Public Transportation Expense

- Proof of public transportation expenses; e.g., cab fare, bus tickets, train fare, and a verified statement or affidavit executed by the Debtor in wet ink as to the necessity of public transportation expense.
  - **NOTE**: This is only available where the Debtor is operating one or more vehicles, but must also regularly use public transportation as part of their commute to and from their place of employment, medical appointments, or to school.

☑ Line 16 Taxes

- The state and federal income tax returns filed by the Debtor(s) for the most recent tax year.
  - If the Debtor(s) did not file a return for the most recent tax year, but has an extension, provide the most recently-filed state and federal income tax returns and W-2s for the most recent tax year.

  - If the Debtor(s) did not itemize their Alabama income tax return, we will not know the amount the debtor paid in FICA taxes, which is part of the calculation. In this case, we require the Debtor's W-2 for that tax year if the debtor was a W-2 employee.
  - If co-debtors do not file joint tax returns, state and federal income tax returns (and potentially W-2s) for both debtors.

☑ **Line 17 Involuntary Deductions**

- If the Debtor has mandatory retirement deductions that are clearly marked on the paystubs, provide statement from the debtor's employer, or a copy of any employment agreement that shows the deductions claimed by the Debtor are mandatory.

☑ **Line 18 Life Insurance**

- Copy of the declaration page for each policy to show the type of policy; e.g., whole life, term life, universal life, the name of the insured party, and the beneficiary.
- Copy of the most recent statement showing the premiums.

☑ **Line 19 Court Ordered Payments**

- Copy of the court order showing the required payment.

☑ **Line 20 Educational Expenses**

- Proof of payments (registrar/bursar receipts from the school, bank statements, IRS Form 1098-T).
- If these expenses are for the Debtor as a condition of the debtor's employment, a statement from the debtor's employer requiring the Debtor to incur these expenses.
- If these expenses are for a physically or mentally challenged dependent child of the Debtor, a description of the unique educational services provided at the institution.

☑ **Line 21 Childcare**

- Proof of payments (receipts or bank/credit card statements).
  - **NOTE**: If these amounts are paid by the non-filing spouse, the Debtor cannot claim both a marital adjustment and a Line 21 deduction for the same childcare expense. Additionally, if the Debtor is court-ordered to cover childcare expenses as part of a divorce or custody order, the Debtor cannot claim the same expense on both Line 19 and Line 21.

☑ **Line 22 Additional Healthcare Expenses**

- Receipts or annotated/highlighted bank statements showing payments. Receipts are preferred. If bank statements are provided, the Debtor may annotate the statements or provide a verified statement in wet ink that provides a reasonable description of services to show the nature of the expenses as healthcare.
  - **NOTE**: A deduction on Line 22 is only allowed to the extent the Debtor's monthly healthcare costs exceed the IRS allowance on Line 7.

Line 23 Optional Telephones and Telephone Services

- Billing statement that itemizes the additional qualifying service(s).

- Statement from the Debtor as to why the additional service(s) is/are necessary for the health and welfare of the Debtor and dependents.
    - **NOTE**: Normal telephone, cell phone, business phone, and internet service do not qualify for a Line 23 deduction.

☑ **Line 25 Health Insurance**

- If premium payments and HSA contributions are not clearly indicated on the Debtor's paystubs, provide the monthly statements showing premiums paid or contributions submitted by the Debtor during the Means Test lookback period.

☑ **Line 26 Continuing Contributions to Care of Household or Family Members**

- Receipts, billing statements, invoices, or bank statements showing the payments.
- Verified statement from the Debtor in wet ink regarding the nature of these payments, i.e., the beneficiary and the reason for the payments.

☑ **Line 27 Protection Against Family Violence**

- Receipts, billing statements, invoices, or bank statements showing payments.
- Verified statement from the Debtor in wet ink regarding the nature of these payments.
- Names of minor children must be redacted.
    - **NOTE**: Description can be general, consistent with the requirement that this information must be kept confidential.

☑ **Line 28 Additional Home Energy Costs**

- Billing statements from the utilities provider for the Means Test lookback period.
- Verified statement from the Debtor in wet ink regarding why the higher costs are reasonable and necessary and whether the higher costs are temporary or permanent.
    - **NOTE**: Line 28 deduction is only allowable to the extent that the utilities expenses exceed the allowance on Line 8.

☑ **Line 29 Educational Expenses for Dependent Children Under 18**

- Receipts, invoices, bank statements (with proper highlighting/annotation) showing the payments.
- Verified statement from the Debtor in wet ink regarding why the expense is reasonable and necessary, and why these expenses are not already accounted for in Lines 6-23.
    - **NOTE**: Line 29 deduction is limited to $214.58 per child.

☑ **Line 30 Additional Food and Clothing Expense**

- Receipts, billing statements, bank statements (with proper annotation/highlighting) showing the food and clothing expenses.
- Verified statement from the Debtor in wet ink regarding why the additional food and clothing expense is reasonable and necessary.
    - **NOTE**: Deduction on Line 30 cannot exceed 5% of the food and clothing allowances on Line 6.

☑ **Line 31 Continuing Charitable Contributions**

- If the Debtor's tax returns do not reflect charitable donations, provide tithing statements, donation receipts from the church/charitable organization, or bank statements/canceled checks that clearly show funds flowing from the debtor to the church/charitable organization during the Means Test lookback period.

☑ **Line 33 Secured Debt Payments**

- Statements or invoices from the secured lender(s) that reflect the contractual monthly payment(s) and the number of payments remaining under the contract(s).
    - **NOTE**: If the Debtor indicates surrender on Form 108, the Debtor cannot claim a secured debt deduction on Line 33 for that debt.

☑ **Line 34 Secured Cure Payments**

- Statements or invoices from the secured lender(s) that reflect the delinquency owed as of the petition date.
    - **NOTE**: If the Debtor indicates surrender on Form 108, the Debtor cannot claim a cure payment deduction on Line 34.

☑ **Line 35 Priority Debts**

- For DSO arrearages, a statement, invoice, or letter from ALDHR or other governmental agency that shows the delinquency as of the petition date.
- For tax delinquency, a recent letter or statement from the taxing authority.

☑ **Line 36 Chapter 13 Administrative Expense**

- Provide a basic calculation to support the hypothetical Chapter 13 plan payment.

☑ **Line 43 Special Circumstances**

- Bank statements, receipts, invoices, canceled checks, and/or credit card statements that show the special circumstances.
- Expenses must be itemized, not lumped together.
- Verified statement from the Debtor attesting to the accuracy of the documentation, the itemization, and that the Debtor has no reasonable alternative to suffering the loss of income or incurring the particular monthly expense.
    - **NOTE**: Special circumstances on Line 43 must reflect monthly amounts, not total or annual amounts.

☑ **Additional Comments**

-