Last, First
Case No.

Below Median Chapter 7 Document Checklist

Documents Required to Verify Income on Schedule I

☑Line 2 Monthly Gross Wages, Salary, and Commissions

- All paystubs received by the Debtor(s) and, as applicable, the non-filing spouse, during the sixty (60) days immediately preceding the Petition Date.
- A copy of the most recent paystub received by the Debtor(s) and, as applicable, the non-filing spouse, post-petition.

☑Line 5 Payroll Deductions

- 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.
- If the Debtor(s) has/have 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.
- If the Debtor(s) has/have court-ordered deductions taken from their paycheck, provide a copy of the court order showing the required payment.

☑Line 8a Net Income from Rental Property and From Operating a Business, Profession, or Farm

- 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.

☑Line 8f Other Government Assistance that You Regularly Receive

- 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) receive(s) short- or long-term disability payments, a copy of the benefits letter from the insurance provider.

Documents Required to Verify Expenses on Schedule J

☑Line 4 Rental or Home Ownership Expenses

- Copies of the most recent mortgage statement or a copy of the lease agreement, whichever is applicable.

☑Line 6 Utilities

- Copies of the most recent utility bills or statements in the name of the Debtor, co-Debtor, or, as applicable, the non-filing spouse

☑ Line 8 Childcare and Children's Education Costs

- Proof of payments (registrar/bursar receipts from the school, receipts, or bank/credit card statements, IRS Form 1098-T) and a verified statement by the Debtor(s) in wet ink as to the nature of the expenses.

☑ Line 14 Charitable Contributions and Religious Donations

- If the Debtor's tax returns do not reflect charitable contributions or religious 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 six (6) months preceding the Petition Date and continuing post-petition.

☑ Line 15a 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 17 Installment or Lease Payments

- Statements or invoices from the secured lender(s) or lessor 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 an expense for that debt or lease on Line 17.

☑ Line 19 Other Payments You Make to Support Others Who Do Not Live With You

- 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 20 Other Real Property Expenses Not Included in Lines 4 or 5

- Copy of most recent mortgage statement or a copy of the lease, whichever is applicable.
- Receipts, billing statements, invoices, or bank statements showing maintenance, repair, and upkeep on the non-residential property.
- Verified statement from the Debtor(s) in wet ink as to the necessity of this property.
    - **NOTE**: If the Debtor indicates surrender of the non-residential real property on Form 108, the Debtor cannot claim an expense on Line 20.

☑ Additional Comments

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