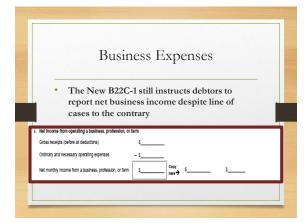


New Forms and Significant Issues Highlighted in the Committee Report The determination of the Applicable Commitment Period is on Form 22C-1. Below Median Income debtors need not file Form 22C-2. Form 22C-2 now has a line 46 to list changes in income or expenses to comply with the Lanning decision of the Supreme Court (Hamilton v. Lanning, 130 S. Ct. 2464,2478).

ACADEMY

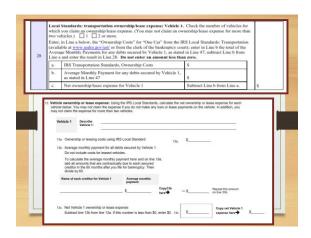


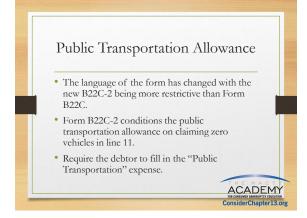


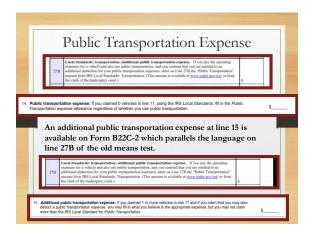
Household Size and Number of Dependents • Line for household size is essentially the same • Prior B22C: Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/usd/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: b. Enter debtor's household size: 5 New B22C-1: 1s. Calculate the median family income that applies to you. Folow three steps: 1s. Fit in the date in melon you he. 1s. Fit in the median family vincome try our take and size of household. 1s. Fit in the median family women by your take and size of household. 1s. Fit in the median family women by your take and size of household. 1s. Fit in the median family women by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household. 1s. Fit in the median family momen by your take and size of household.

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	Household Size and Number of	
	Dependents	
	• Form B22C-2 includes a new line for the number of dependents:	
F	he number of people used in determining your deductions from income Ill in the number of people who could be claimed as exemptions on your federal income tax return, us the number of any additional dependents whom you support. This number may be different on the number of people in your household.	
	 Prior B22C already suggested that number for Standards might differ from household size: 	

The Other Supreme Court Decision While the Committee Note highlights the change to accommodate Lanning it does not highlight the change to accommodate Ransom. Form 22C-2 line 13 now states: "You may not claim the expense if you do not make any loan or lease payment on the vehicle."



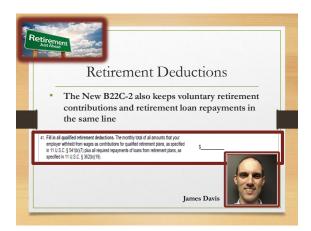


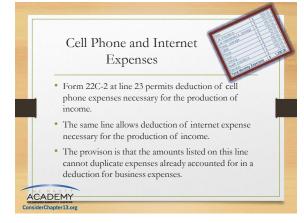


The Taxes Conundrum The majority of the case law rejected a deduction for taxes based on withholdings. Actual taxes were to be projected or estimated. Form B22C-2 now permits the use of payroll withholdings as long as they are adjusted for any expected refund.

How to Calculate the Tax Deduction Other Necessary Expenses: taxes. Enter the lotal 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. 16. Taxes: The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. You may include the monthly amount whicheld from your pay for the taxes shower, if you expect to necess tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes.

Retirement Deductions The New B22C-2 still has mandatory retirement contributions in a separate section from voluntary contributions 17. Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. 41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withhold from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(k)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 540(k)(1) just all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 540(k)(1).







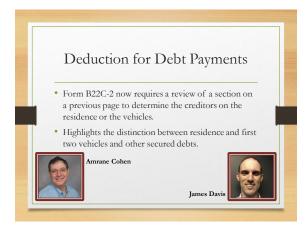
Term Insurance Premiums

- Form 22C-2 at line 18, allows the deduction of premiums for term life policy for the debtor and the joint debtor if any.
- If the case is not a joint case, deduction of term insurance for a spouse is not allowed on this line.
- The change clarifies the language in old line 32 of Form B22C.



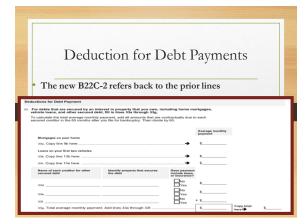
Charitable Contributions The new Form B22C-2 specifies that charitable contributions must be a continuation of previous contributions 31 Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S. C. § 548/dS and (4). Do not include any amount more than 15% of your gross monthly income.

ConsiderChapter13.org





			or B22C listed all se			
	you o Paym total filing	own, list the name of the nent, and check whether of all amounts schedul of the bankruptcy cas	red claims. For each of your debts that the creditor, identify the property securi- er the payment includes taxes or insura- ed as contractually due to each Secure e, divided by 60. If necessary, list addi- ly Payments on Line 47.	ng the debt, state the A nce. The Average Mon d Creditor in the 60 mo	verage Monthly onthly Payment is the onths following the	
47		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			S	□ yes □ no	
	b.			\$	□ yes □ no	
	C.			S Total: Add	□ yes □ no	
				Lines a, b, and c	1 1	1



Payments on Secured Claims Arrears • Form B22C-2 now requires a yes/no answer to the question of whether payments on arrears are for property necessary for the debtor's support or the support of the debtor's dependents. • Determining whether the creditors are the same as the ones listed on line 9 of the form will require some paging back and forth.

		Payr	nents on Secu	red Claims	
			Arrears		
22C (C	Official Fo	orm 22C) (Chapter 13) (04/13			
48	Other a mot include to the include	r payments on secured or vehicle, or other pro- le in your deduction 1/6 payments listed in Lin- le any sums in default t	of clatms. If any of debts listed in Line 4's perty necessary for your support or the s 50th of any amount (the "cure amount") 47, in order to maintain possession of that must be paid in order to avoid reposs g chart. If necessary, list additional entr	upport of your dependents, you may that you must pay the creditor in addition the property. The cure amount would session or foreclosure. List and total an	n
48	Other a mot include to the include	r payments on secured or vehicle, or other pro- le in your deduction 1/6 payments listed in Lin- le any sums in default t	I claims. If any of debts listed in Line 47 perty necessary for your support or the s 50th of any amount (the "cure amount") e 47, in order to maintain possession of t hat must be paid in order to avoid reposs	upport of your dependents, you may that you must pay the creditor in addition the property. The cure amount would session or foreclosure. List and total an	n

