

**Form 122A-1: STATEMENT OF CURRENT MONTHLY INCOME**

<b>Line Number</b>	<b>Description</b>	<b>Amount</b>	<b>Reason(s)</b>
<b>Line 2</b>	Debtor's Gross Income	\$5,601.28	UST Computation.
<b>Line 2</b>	NFS Income	\$7,002.64	UST Computation. The figure, notably, includes NFS's bonuses received that are not guaranteed in future.
<b>Line 5</b>	Net Ebay Income	\$409.17	UST Computation.
<b>Line 10</b>	Other Income	0.00	UST Computation.
<b>Line 11</b>	Total	\$13,013.08	UST Computation.

**Form 122A-2: MEANS TEST CALCULATION – MARITAL ADJUSTMENT**

<b>Line Number</b>	<b>Description</b>	<b>Amount</b>	<b>Reason(s)</b>
<b>Line 3</b>	NFS Payroll Taxes Deducted	(\$2,142.13)	UST Computation.
<b>Line 3</b>	NFS Credit Card Pmts	(\$1,028.00)	NFS's documented and required payments she remits on her separate credit card debts.
<b>Line 3</b>	NFS Loan Payments	(\$1,862.83)	NFS's documented and required payments on loans she's obligated to remit to Best Egg & Upgrade.
<b>Line 4</b>	<b>ADJUSTED CMI</b>	<b>\$7,980.12</b>	Line 11 minus Line 3.

**Form 122A-2: ALLOWED DEDUCTIONS FROM ADJUSTED CMI (HH of 5)**

<b>Line Number</b>	<b>Description</b>	<b>Amount</b>	<b>Reason(s)</b>
<b>Line 6</b>	IRS – Food, Clothing etc	\$2,244.00	UST Computation.
<b>Line 7</b>	IRS – Healthcare Std.	\$375.00	UST Computation.
<b>Line 8</b>	IRS – Utilities etc.	\$806.00	UST Computation.
<b>Line 9</b>	IRS - Mortgage or Rent	\$1,729.00	UST Computation.
<b>Line 10</b>	Line 9 Adjustment	Line 43	Housing allowance adjustment is provided per Line 10, but alternatively, Debtor claims this actual and necessary adjustment under Line 43, Special Circumstances deduction per 11 U.S.C. §707(b)(2)(B)
<b>Line 12</b>	Vehicle Operating Exp.	\$640.00	UST Computation.
<b>Line 13c</b>	Vehicle Ownership Exp.	\$179.00	UST Computation. Debtor is unfairly disqualified from claiming the extra \$588 ownership expense deduction on Line 13d simply because the 2 <sup>nd</sup> vehicle is 15-yrs-old and owned free-and-clear.
<b>Line 16</b>	1/12 <sup>th</sup> Taxes you will actually owe	\$1,723.63	Includes \$1,078.63 payroll deducted, plus (because NFS does not have taxes withheld from her bonus checks), they owe an additional \$7,740 annually, divided by 12, equals an extra \$645.00
<b>Line 18</b>	Life Insurance	\$32.33	UST Computation.
<b>Line 21</b>	Childcare	\$180.00	Debtor and NFS both work, and 3 children participate in after-school supervised activities (sports). If UST requires paid childcare in lieu of group sports, the cost would be 3x to 4x current cost of only \$180.
<b>Line 25</b>	Health & Disability Ins.	\$28.54	UST Computation.
<b>Line 31</b>	Charity Contributions	\$100.00	UST Computation.
<b>Line 33b</b>	Secured Debt: Veh. #1	\$409.00	UST Computation.
<b>Line 36</b>	Admin: Ch 13 TT Fee	\$194.97	UST Computation
<b>Line 36</b>	Admin: Ch 13 Debtor's attorney fees	\$83.00	Standard Ch 13 attorney fee of \$4,980 divided by 60. See, <i>In re Dumas</i> , 608 B.R. 902 (Bankr. N.D. Ga., 2019)(Cavender).
<b>Line 38</b>	<b>TOTAL DEDUCTIONS</b>	<b>\$8,724.47</b>	Total of Line 6 through Line 36.

**Form 122A-2: CALCULATION OF DISPOSABLE INCOME**

<i>Line Number</i>	<i>Description</i>	<i>Amount</i>	<i>Reason(s)</i>
<b>Line 4</b>	Adjusted CMI	\$7,980.12	
<b>Line 38</b>	Total Deductions	<u>(\$8,724.47)</u>	.
<b>Line 39c</b>	Monthly Disposable:	(\$744.35)	Line 4 (CMI) minus Line 38 (Total Deductions).
<b>Line 43</b>	Special Circumstances	(\$400.00)	Debtor and NFS need to finance the purchase of a vehicle to replace the unreliable 15-year-old Chevy Tahoe that NFS drives to/from work daily.
<b>Line 43</b>	Special Circumstances	(\$681.00)	Avg rent in Cherokee Co. is now \$2,645. See: <a href="https://www.rentcafe.com/houses-for-rent/us/ga/cherokee-county/">https://www.rentcafe.com/houses-for-rent/us/ga/cherokee-county/</a> Debtor's cost to rent is \$2,410, which is reasonable and accurate for a HH of 5, but \$681 higher than the IRS Line 9 local standard.
	<b>TOTAL DISPOSABLE:</b>	<b>(\$1,825.35)</b>	Line 39c plus Line 43