

**INSTRUCTIONS FOR COMPLETING SCHEDULE J
SCHEDULE OF CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

The Bankruptcy Code requires all debtors to file a statement of current income and current expenditures. 11 U.S.C. § 521(1). Although the Schedules contain forms on which individuals must report this information, no form is prescribed for a corporation or partnership. A corporation or partnership also must file a statement that provides the required information, but must devise its own form for this purpose.

Joint debtors should check the box at the top of the form only if the debtor's spouse maintains a separate household. In such a case, a separate schedule of expenses labeled "Spouse" should be completed.

After completing the schedule, the debtor should total the monthly expenses and report the total on the Summary of Schedules under the column labeled "Other." Upon the completion of all the schedules, the debtor should go back to the Summary of Schedules and total all columns before signing the Declaration Concerning Debtor's Schedules.