

# Household Income Worksheets for the Means Test

## PLEASE READ

The law requires you to show your household income for the six (6) calendar months immediately before the calendar month in which your case is filed. For example, if your case was filed with the clerk of court in the month of April then the six months before April are March, February, January, December, November, and October.

For whatever six-month period applies to your case, we must show the gross (before any deductions) income to the household. Even if only one spouse is filing a case, we have to show the nonfiling spouse's income for the six-month period, if they are living together now. The reason is that if they share expenses such as food, utilities, and housing expenses, than the court can get a better overall view of the true household finances

We must show the GROSS income before deductions for taxes, insurance, 401(k), etc. as the take home amounts are shown on another part of the case known as Schedules I & J.

Under the bankruptcy law, the person that files a bankruptcy case is called a "Debtor". If you are filing a case by yourself, then you will always be the "Debtor" in filling out the forms. If a husband and wife are filing jointly, please list the husband as the "Debtor" and the wife as "Spouse". This consistent approach helps our staff determine who is who when we review your information.

### Please Answer the Following:

1. Are you or either of you a disabled veteran whose indebtedness occurred primarily during a period on active duty?  Yes  No
2. Marital/Filing Status (Place a check on the appropriate line)
  - (a)  Unmarried
  - (b)  Married, not filing jointly, living apart but not to evade bankruptcy reporting requirement
  - (c)  Married, not filing jointly, living in same household
  - (d)  Married, filing jointly

**GENERAL HOUSEHOLD INCOME INFORMATION**  
**FOR THE LAST SIX MONTHS**

Please circle your marital status:                      **Single**      **Married**      **Separated**

**A.      Job With Taxes Deducted                      Debtor    Spouse**

Name of main employer                      \_\_\_\_\_                      \_\_\_\_\_

How long employed there?                      \_\_\_\_\_                      \_\_\_\_\_

How often paid (check one)

    Paid once a week /52 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

    Pd every other wk/26 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

    Paid twice a month/24 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

    Paid once a month/12 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

---

**If either spouse has a 2<sup>nd</sup> job:                      Debtor    Spouse**

Name of employer                      \_\_\_\_\_                      \_\_\_\_\_

How long employed there?                      \_\_\_\_\_                      \_\_\_\_\_

How often paid (check one)

    Paid once a week /52 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

    Pd every other wk/26 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

    Paid twice a month/24 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

    Paid once a month/12 cks/yr                      \_\_\_\_\_                      \_\_\_\_\_

---

**B.      Self-employment (No Taxes Deducted)      Debtor    Spouse**

Type of Work Done                      \_\_\_\_\_                      \_\_\_\_\_

How Often Paid                      \_\_\_\_\_                      \_\_\_\_\_

**C.      Other Income Types                      Debtor    Spouse**  
(Check all that apply)

Pension                      \_\_\_\_\_                      \_\_\_\_\_

Child Support                      \_\_\_\_\_                      \_\_\_\_\_

Social Security                      \_\_\_\_\_                      \_\_\_\_\_

Disability Insurance                      \_\_\_\_\_                      \_\_\_\_\_

Unemployment                      \_\_\_\_\_                      \_\_\_\_\_

Other                      \_\_\_\_\_                      \_\_\_\_\_

# DEBTOR SIX MONTH GROSS (Before Deductions) INCOME

**NAME:** \_\_\_\_\_

Please enter the gross amount of income, before any deductions for taxes, insurance, 401k, etc., that you have received in each of the 6 months prior to the month in which your case is to be filed.

	6 Mo. Ago	5 Mo. Ago	4 Mo. Ago	3 Mo. Ago	2 Mo. Ago	1 Mo. Ago
<b>Month</b>	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec
<b>Before Tax Wages By Date of Check</b>						
Week 1	_____	_____	_____	_____	_____	_____
Week 2	_____	_____	_____	_____	_____	_____
Week 3	_____	_____	_____	_____	_____	_____
Week 4	_____	_____	_____	_____	_____	_____
Week 5	_____	_____	_____	_____	_____	_____
<b>Subtotal Per Month</b>						
<b><u>Pension</u></b>						
Unemployment						
Child Support						
Social Security						
Disability Insurance						
<b>Total Self Employment Income</b>						
<b>Less Self Employment Expenses Per Month</b>						
<b>Income after Expenses</b>						
Other Income						
<b><u>Monthly Total</u></b>						

# SPOUSE SIX MONTH GROSS (Before Deductions) INCOME

**NAME:** \_\_\_\_\_

Please enter the gross amount of income, before any deductions for taxes, insurance, 401k, etc., that you have received in each of the 6 months prior to the month in which your case is to be filed.

	6 Mo. Ago	5 Mo. Ago	4 Mo. Ago	3 Mo. Ago	2 Mo. Ago	1 Mo. Ago
<b>Month</b>	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec	Jan Feb Mar Apr May June July Aug Sept Oct Nov Dec
<b>Before Tax Wages By Date of Check</b>						
Week 1	_____	_____	_____	_____	_____	_____
Week 2	_____	_____	_____	_____	_____	_____
Week 3	_____	_____	_____	_____	_____	_____
Week 4	_____	_____	_____	_____	_____	_____
Week 5	_____	_____	_____	_____	_____	_____
<b>Subtotal Per Month</b>						
<b><u>Pension</u></b>						
Unemployment						
Child Support						
Social Security						
Disability Insurance						
<b>Total Self Employment Income</b>						
<b>Less Expenses Per Month</b>						
<b>Income after Expenses</b>						
Other Income						
<b><u>Monthly Total</u></b>						

